

Caravan Holiday Home, Lodge & Chalet Insurance Policy Summary

The Leisuredays Caravan Holiday Home, Lodge and Chalet Insurance is underwritten by Royal & Sun Alliance Insurance Plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

Table 1 Caravan Holiday Home, Lodge & Chalet, Equipment and Personal Effects Insurance

If you select Caravan Holiday Home / Lodge / Chalet, Equipment and Personal Effects Insurance, the following is automatically included:

Features & Benefits	Significant Exclusions or Limitations
<p>Loss or damage to the caravan holiday home / lodge / chalet whilst it is:</p> <p>a) Located on the site specified in the schedule and being used for holiday purposes.</p> <p>b) In transit anywhere within the territorial limits</p> <p>c) In the custody or control of, any manufacturer, supplier, repairer, engineer or haulier in connection with their business.</p> <p>Loss or damage to the caravan holiday home / lodge / chalet and its equipment and personal effects while in or around the caravan holiday home / lodge / chalet. The equipment is also covered whilst stored at the home.</p>	<ul style="list-style-type: none"> • High risk items (<i>see definition within policy wording</i>). • Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration. • Malicious damage or theft by or with the connivance of any occupant or user. • Damage to equipment and personal effects in the open when unoccupied. • Damage caused by chewing, scratching, tearing or fouling by pets. • Damage while let for hire or reward (<i>unless this cover is highlighted in your schedule and any additional premium has been paid for this additional cover</i>). • Damage by seepage of water through seams or seals. • Theft of equipment and personal effects when unoccupied unless by forcible or violent entry. • Damage caused by storm, flood or escape of water unless the caravan holiday home / lodge / chalet is securely anchored at all four corners of the chassis (<i>or an endorsement has been applied to modify this requirement and is noted on your schedule</i>). • Limit of £250 for any one personal effect.
<p>Alternative accommodation costs if you are deprived of the use of the caravan holiday home / lodge / chalet due to loss or damage covered by the policy.</p>	<ul style="list-style-type: none"> • Alternative accommodation costs are only applicable if you are staying in the caravan holiday home / lodge / chalet at the time of the damage.
<p>Debris removal and resiting charges.</p>	<ul style="list-style-type: none"> • Up to a limit of £5,000.
<p>Loss or damage to frozen food due to a change in temperature.</p>	<ul style="list-style-type: none"> • Up to a limit of £250.
<p>Replacement locks following theft or loss of keys or damage to locks.</p>	<ul style="list-style-type: none"> • Up to a limit of £250.
<p><u>Legal Liability</u> Legal liability for the compensation arising from the ownership, custody or control of the caravan holiday home / lodge / chalet up to £2,000,000.</p>	<ul style="list-style-type: none"> • Any liability arising from any deliberate, willful or malicious act. • Any liability arising from the caravan holiday home / lodge / chalet being used for any trade or business purpose. • Liability for you or your family.
<p><u>Fatal Injury</u> Up to £15,000 for you or your family for any accidental injury occurring inside or within the immediate vicinity of the caravan holiday home / lodge / chalet which proves fatal within 12 months of its occurrence.</p>	<ul style="list-style-type: none"> • Anyone aged under 16 or over 85 at the time of the loss. • Suicide or attempted suicide.

General Conditions & Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy document.

General Conditions & Exclusions	Policy Section
<p>You must at all times keep the sum insured at a level that represents the full value, failure to comply with this may jeopardize your claim or cover.</p> <p>Confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.</p> <p>Damage or liability arising while the caravan holiday home / lodge / chalet is being used in connection with any trade or profession.</p>	<ul style="list-style-type: none">• See sections specified in Table 1
Excesses & Limits	Policy Section
<p>The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.</p> <p>The first £500 of any claim for damage caused by burst pipes, escape of water or oil, flood, storm or tempest during the period between 1st November and 15th March if the caravan holiday home / lodge / chalet is unoccupied, unless the water is turned off at the mains and all equipment is fully drained, or a central heating system is set. The site must also provide daily supervision to detect damage in adverse weather conditions.</p>	<ul style="list-style-type: none">• See sections specified in Table 1

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by contacting, Leisuredays, Gordon House, Charles Street, Halifax, HX1 1NA.

Your right to cancel the policy extends for 14 days from the later of:

- The day you are informed that the policy has commenced, and
- The day on which you receive the full terms and conditions of your policy.

On receipt of your notice and the return of your policy documents we will refund any premiums already paid, except when you have already made a claim under your policy.

You may cancel the policy after the first 14 days by contacting Leisuredays. A proportionate refund of the annual premium will be allowed, provided no claim has been made, in the current period of insurance. A 25% administration charge will be deducted from the refund or if you pay by monthly installments an administration charge of 25% of the unpaid installments will be made.

We may cancel this policy by giving you 7 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made.

Claims

Should you wish to make a claim under your policy, you should call the Claims Helpline on 0845 076 0432. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the duty manager at Leisuredays, see table below. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint please contact the Royal & SunAlliance Customer Relations Office, see table below.

If the Royal & SunAlliance Customer Relations Office cannot resolve the matter to your satisfaction, they will provide you with their final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service, see table below.

Leisuredays	Customer Relations	Financial Ombudsman Service
Duty Manager Gordon House Charles Street Halifax HX1 1NA	Customer Relations Manager Royal & SunAlliance Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall E14 9SR

If you make a complaint, your right to legal action against us is not affected.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

Other Important Information

Premiums and Payments

Premiums are inclusive of Insurance premium Tax.

You may pay for your policy either annually or by monthly installments. Annual premiums may be paid by debit / credit card or by cheque. Monthly installments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting the premiums and automatically renew the policy. This will also apply for payments by credit/debit cards, if you have previously given us permission. For other renewal payments, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by giving Leisuredays 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. A 25% administration charge will be deducted from the refund.

We may cancel the policy by giving you 7 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law, which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

Royal & SunAlliance

The Leisuredays Caravan Holiday Home, Lodge and Chalet Insurance is underwritten by Royal & Sun Alliance Insurance plc. Which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Royal & Sun Alliance Insurance plc. Registered in England and Wales No.93792 at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.