4site INSURANCE

www.4siteinsurance.co.uk

Camping and Luggage Trailer Insurance

Dedicated to all those who enjoy the great outdoors!

Introduction

We would like to thank **You** for taking out **Camping and Luggage Trailer** insurance through **4site** and to welcome **You** as a valued customer.

Please read this insurance wording carefully and raise any questions **You** may have with **Us**. Please remember there is a duty on **You** to take reasonable care and that if **You** avoid unnecessary claims this helps **Us** to retain highly competitive premiums.

Your policy is underwritten by Groupama Insurance Company Limited. Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority ("FSA") and is a Member of the Association of British Insurers ("ABI"). Groupama Insurance Company Limited registered address is: Groupama House, 24-26 Minories, London EC3N 1DE (Co. Registration no. 995253).

4site is a trading name of Vantage Insurance Services Limited ("VISL"). VISL is a subsidiary of Kerry London Ltd and is authorised and regulated by the FSA. VISL's registered address is 7 Birchin Lane, London EC3V 9BW. Registered in England (Registered Company No. 3441136).

Yours sincerely,

Nigel Coppen
4site
Crest House
Station Road
Egham
Surrey
TW20 9LG
Tel: 01784 486 852

Customer Service

Our objective is to give an excellent service to all our customers and to deal with any claim helpfully, promptly and fairly.

You can help **Us** to achieve this objective by:

- reading this policy wording, the enclosed **Statement of Fact** and **Schedule of Insurance** as soon as **You** receive them.
- letting **Us** know immediately if they do not meet **Your** requirements.
- keeping **Your Statement of Fact** and **Schedule of Insurance** in a safe place.
- contacting **Us** quickly with any question **You** may have.

However **We** do recognise that on occasion things can go wrong.

Complaints:
Should an occasion ever arise when **You** feel this objective has not been met then please initially contact: Nigel Coppen at **4site**, Crest House, Station Road, Egham, Surrey, TW20 9LG or telephone 01784 486 852. On receiving **Your** complaint we will send a full response within 5 working days or tell **You** within that time when **You** can expect a response.

If **You** are still not satisfied please contact the Chairman and Chief Executive, Groupama Insurances, Groupama House, 24-26 Minories, London EC3N 1DE or Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If **You** remain unhappy and feel the matter has not been resolved to **Your** satisfaction **You** may be entitled to refer **Your** matter to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR . Telephone 0845 080 1800. Please be aware that the Ombudsman will only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it.

Financial Services Compensation Scheme:
We are covered by the Financial Services Compensation Scheme (FSCS). If **We** cannot meet **Our** obligations **You** may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim. Insurance and advising is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Cancellation:
You have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever is the later. **You** should be aware that there may be a charge for cancellation should the policy have been in force.

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in **bold** in this wording.

4site/We/ Us/Our	The administrators of this insurance.
Europe	Andorra, Faroe Islands, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Vatican City and any other country that is a member State of the European Union.
Excess	**Excess** is the first amount of any one claim **You** pay**.** The **Excess** amount is £50**.**
Family	**Your** spouse or partner and children, including foster children.
Incident	A sudden, unexpected, specific event which occurs at an identified time and place resulting loss or damage.
Insurers	The underwriters who are **Your** insurers as set out in **Your Schedule of Insurance.**
Market Value	The cost, at the date the **incident** occurred, of a used replacement of the same age and condition after taking into account wear, tear and depreciation.
Period of Insurance	The length of time, shown on **Your Schedule of Insurance,** during which cover applies.
Premium	The payment **You** make, shown in **Your Schedule of Insurance,** in return for **Insurers** giving **You** insurance.
Schedule of Insurance	The document providing evidence of **Your** contract of insurance with the **Insurers**. It includes **Your** name, address, **Premium**, make of **Trailer**, the sum insured and **Period of Insurance**.
Statement of Fact	The **Statement of Fact** shows **Your** personal details and unit details supplied by **You** on which **Insurers** have based this insurance.
Third Party	Any person other than a member of **Your Family** or an employee of **You** or **Your Family.**
Trailer	A mobile container specifically manufactured for the purpose of transporting luggage and camping equipment when hitched to a motor vehicle.
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.

Underwriters The **Insurers** set out on **Your Schedule of Insurance.**

You/Your The name of the person appearing in **Your Schedule of Insurance.**

The Cover

Territorial Limits

Cover is provided when the **Trailer** is:

a) In the **United Kingdom;** or
b) Whilst **You** are on holiday with the trailer in **Europe** for up to 180 days in any **Period of Insurance.** For periods greater than 180 days please write or telephone **Us** for a quotation.

Note: the cost of returning **Your Trailer** from a country outside the **United Kingdom** is not covered.

Section 1 - Trailer

1. Physical loss or damage to **Your Trailer** directly resulting from an insured **Incident** during the **Period of Insurance**.

Your Trailer is insured on a **Market Value basis**.

Note: Make sure **Your** sum insured reflects the value of a used replacement **Trailer** of the same age and condition.

2. In the event of an **Incident** the cost of removing the **Trailer** if disabled to the nearest garage, repairer or place of safekeeping.

3. In the event of an **Incident** the reasonable and necessary storage charges whilst awaiting repair or disposal but excluding normal place of storage and as agreed by **Us**.

4. **Your** reasonable mileage costs for **You** to collect **Your Trailer** following an insured repair, but only for incidents occurring in the UK and only to **Your** home address in the UK.

Any replacement **Trailer** will be automatically covered up to the amount you paid for it for a period of 10 days pending notification to **Us**.

After 10 days all cover for **Your** replacement **Trailer** will cease unless **You** have provided **Us** with full details of **Your** replacement **Trailer** including make, model, year and serial number and paid any **Premium** due as a result of the change.

Exclusions to Section 1

What is not covered

1. The **Excess**

2. Depreciation, deterioration, manufacturing defects, general wear and tear, damage by moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.

3. Mechanical, electronic or electrical breakdown, failure or damage.

4. Damage to tyres, resulting from an insured **Incident** to the **Trailer** or by vandalism.

5. Where a claim for damage results in the **Trailer** needing new parts and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part or accessory together with the appropriate fitting charge.

6. Any claim which arises from deception, or the use of stolen, forged, or invalid cheques, Bank drafts or bank notes or any other financial instrument.

7. Any claim arising out of the cessation of business, liquidation, insolvency, or bankruptcy of a caravan dealer or agent

Please note that the General Exclusions are in addition to these.

Section 2 - Liability to the Public

This section covers:

The legal liability of **You** and **Your Family** or **Your** legal representative for causing:

1. Accidental death, bodily injury or illness to a **Third Party,** or

2. Accidental damage to a **Third Party's** property;

happening during the **Period of Insurance** and arising from the ownership or use of the **Trailer**

Insurers will pay:

a) Damages or compensation to a **Third Party** for the injury or damage caused.
b) A **Third Party's** legal costs incurred in claiming compensation from **You** as agreed by **Insurers** or awarded by a court or tribunal.
c) **Your** legal costs for defending the claim as agreed by **Insurers** or awarded by a court or tribunal if incurred with **Insurers** prior written consent.

Cover under this Section can be extended to any person using the **Trailer** with **Your** permission. If the **Insurers** agree in writing to this request, cover will be extended and the named person must observe, fulfill and be subject to the terms of this Section.

The maximum amount **Insurers** will pay for any one claim is £1,000,000 including legal costs.

Exclusions to Section 2

Insurers will not pay for:

1. Liability arising whilst the **Trailer** is being towed or as a result of becoming detached.

2. Damage to property owned by or in the custody of **You** or **Your Family**, an employee of **You** or **Your Family**, or any person to whom the **Trailer** is lent.

3. Liability for which compulsory insurance or security is required for any road traffic legislation.

Please see also the General Exclusions.

Section 3 - Loss of Use

If the **Trailer** becomes unusable following an insured loss under Section 1 of this policy wording **Insurers** will contribute towards the reasonable costs of:

1. Hotel, motel or alternative accommodation or
2. The hire of a similar **Trailer** to enable **You** to continue the holiday and / or
3. The cost of recovering the **Trailer** to **Your** home address.

Cover under this section is limited to loss or damage to **Your Trailer** whilst **You** are away from home on holiday with **Your Trailer** in **The United Kingdom and Europe**. Coverage is also provided if **You** are due to depart on a pre-booked holiday with **Your Trailer** and repair or replacement cannot be completed by the planned departure date, **You** having made all reasonable efforts to have **Your Trailer** repaired or replaced. The maximum amount we will pay is 5% per week of the sum insured shown in **Your Schedule of Insurance** not exceeding £250 in all, including VAT and other taxes.

Please also see the General Exclusions.

General Exclusions

Applicable to all sections of this policy

We will not pay for:

1. Any loss or damage arising
   i) whilst the **Trailer** is being used for trade or business purposes,
   ii) during speed testing, racing or pace-making.
2. Loss of use other than provided by Section 3 of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, or arising from:-
   i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
   ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
   iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
   iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
6. Claims if they are covered by any other insurance.
7. Loss or damage or legal liability directly or indirectly arising from the **Trailer** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
8. Any loss or damage which does not happen within the **Period of Insurance**.
9. Loss or damage caused deliberately by **You**

Disclosure

You must immediately inform **Us** of:

- change of **Trailer** – mid-term substitutions will be subject to an administration charge
- change of **Your** address or storage address of **Your Trailer**. This is particularly important if either address is outside the **United Kingdom** because there is no cover under this policy for losses occurring outside the **United Kingdom** and failure to advise us could invalidate **Your Policy**
- any convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences
- any increase in the values of any insured items listed in **Your Schedule of Insurance** not taking into account any seasonal changes, or minor fluctuations. Please note that if **You** notify **Us** of an increase **Insurers** reserve the right to increase the **Premium**

Claims

Claims Department's phone number **01784 484606**

Claims Department's fax number **01784 484610**

1. Claims Procedure.

i) **You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as reasonably possible. A completed claim form must be returned within 30 days of discovery of the **Incident.** If **You** experience difficulty in obtaining estimates these may be provided separately.

ii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.

iii) **You** must send copies of every letter writ or document to **Us** immediately upon receipt.

iv) **You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.

v) No property may be abandoned to the **Insurers**.

2. Small Claims.

In the event of damage to **Your Trailer** resulting in a possible claim, where the total cost of repairs is not likely to exceed £200, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form.

Claims will be subject to the conditions set out in this policy.

Conditions

Applicable to all sections of this Policy

1. Observance of Terms

You must observe the terms, exceptions and conditions of this insurance.

2. Reasonable Precautions

You must take all reasonable precautions to protect the **Trailer** and other insured items against theft or damage and it should be maintained in a sound and road-worthy condition. Failure to comply with this condition could result in any claim being rejected.

3. Fraud

If **You** make any claim that is false or fraudulent in any way this insurance shall become void and all claims forfeited.

4. Total Loss

In the event of **Your Trailer** being stolen and not recovered or becoming a total loss all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers**.

No refund of **Premium** for any remaining **Period of Insurance** will be payable and the continuation of cover on a replacement **Trailer** shall be at the **Insurers'** discretion. Any outstanding **Premium** will be deducted from **Your** claim settlement.

5. Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

6. Cancellation

i.) The **Insurers** can cancel this insurance by giving not less than thirty days notice in writing to **You** at **Your** last known address and the **Premium** hereon shall be adjusted on the basis of the **Insurers** retaining pro rata **Premium**. Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

ii.) Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for time on risk for which **You** have been covered and a cancellation charge of up to £15 will be applied. If **You** have made a claim any **Premium** return will be discretionary.

iii.) Cancellation must be notified to **Us** in writing by the policyholder.

Law Applicable to Contract

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English.

Insurers' Rights

The **Insurers** may, at their discretion, take over the defence and settlement of any claim, and at any time, in **Your** name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties.

You must give to the **Insurers** such information, assistance and copies of documents as the **Insurers** may require as soon as reasonably possible.

This policy is issued by, on behalf of and with the authority of the **Insurers**.