



Holiday Caravan Insurance Policy

NACO

National Association
of Caravan Owners

The logo for NACO (National Association of Caravan Owners) features the letters 'NACO' in a bold, green, sans-serif font. The letter 'O' is stylized with a red dot in the center, resembling a caravan wheel or a similar symbol. The logo is set against a white background with rounded corners.

National Association
of Caravan Owners

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NACO's commitment to customer service

We aim to make sure that we deal with all aspects of your insurance quickly, efficiently and fairly. At all times we are committed to providing the highest standard of service.

However, if you are not happy with any part of our service, please contact:

Mr S Munro
NACO Services Ltd
Leisurefame House
37 Clacton Road
St Osyth
Essex CO16 8PA.

Phone: 01255 820 321
Fax: 01255 820 231

Email: smunro@nacoservices.com
Web: www.nacoservices.com

We promise to...

- fully investigate your concerns and do everything possible to solve the problem;
- keep you informed of the progress of your complaint and send you acknowledgements to confirm we have your letters, emails or other information;
- do everything we can to respond to and deal with, your complaint as fast as possible (in any case, we will update you within five working days of receiving the complaint); and
- use your complaint to improve our service in the future.

If after going through our complaints procedure, you are still not happy, you can refer the matter to the complaints department at Lloyd's.

Their address is:
Policyholder & Market Assistance
Lloyd's Market Services
G6/86 One Lime Street
London
EC3M 7HA.

Phone: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

If you are still not satisfied, you should write to:
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR.

Phone: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our legal responsibilities. For compulsory insurance, you may be entitled to compensation or up to 100% of the claim. For all other types of insurance, you may be entitled to compensation of up to £2000 for the first part of the claim and 90% for the rest of the claim without an upper limit.

For more information about compensation scheme arrangements, phone the FSCS on 020 7892 7300.

Introduction

Welcome to NACO, and thank you for choosing to insure through us.

Here is your policy document, together with the separate schedule and any endorsements which form the contract of insurance.

The schedule sets out the amounts you are covered for. Please read both the schedule and this policy. If there are any mistakes in them, or if they do not meet your needs in any way, please return them to us.

Your insurance needs will almost certainly change over time. When they do, please let us know immediately. Your policy is designed so it can be amended or added to easily. We will issue an updated schedule or endorsement each time you make a change to the amounts you are covered for, or the cover itself.

NACO is an appointed representative of Leisure Home Insurance PLC and is authorised and regulated by the Financial Services Authority (FSA). Our registration number is 406468. Leisure Home Insurance PLC is also authorised and regulated by the FSA.

You can check our details on the FSA's website at www.fsa.gov.uk or by phone on 0845 6061234.

Our policy is underwritten by certain underwriters at Lloyd's.

Any proposal or declaration you sign (including any extra information you provide) in connection with this insurance will form part of the agreement between you and your insurers.

As a result, it is vital that you provide all the information we need at the start of the agreement, and give us immediate notice of any changes you make to your cover.

Insurer's Agreement

As long as you have paid us the necessary premium, insurers agree to insure you, as per the items set out in the schedule, for any incidents that happen during the period of insurance.

Cooling off Period

You have the right to cancel your policy within 14 days of you paying the premium or receiving your policy document, whichever is later. As long as you have not made a claim within this period, we will refund the premium.



How to Make a Claim

- 1) Please read your policy wording and the schedule to make sure that you are covered for the loss or damage which has happened. Please also read your policy conditions and any exclusions that may apply.**
- 2) If your claim is due to an incident of theft or vandalism, you must report it to the police and get an incident number from them.
- 3) You should take all reasonable steps to reduce any damage and prevent any further damage.
- 4) **Give us a call on 01255 820 321.** Once you have contacted us, we will:

send you a claim form to fill in, and ask you for estimates of what it will cost to repair or replace; or

send you a claim form, but also ask a loss adjuster to meet you to discuss your claim.
- 5) If a person is making a claim against you and you receive correspondence from them, do not respond to it. Instead, you must pass it on to us immediately.

If your claim is for damage to panels, there could be a long delay in the time it takes us to deal with it, as new parts will be needed to be obtained from the manufacturers.

New panels may not exactly match the original colour of your caravan, either due to the caravan's age, because undamaged parts have faded, or because the original panels are no longer being made.

From this point on, the words and phrases below will have the meanings shown and will appear in bold text.

Definitions

You, Your

The person or people shown on the **schedule**, including family members who are living permanently with **you**.

We, us, our

The Insurers named in the **schedule**.

Holiday Home

The caravan on the plot set out in the schedule. This includes its fixtures and fittings, steps, skirting, sheds, storage boxes, decking, verandahs, porches, awnings, flotation devices, services and any unfixed furniture the manufacturer provided at the time **you** bought the caravan.

Contents

Household goods and all other personal property (including radio and TV aerials and their fittings or masts) **you** own or are legally responsible for.

However, this does not include the following.

1. Any **contents** in the open.
2. Any electrically or mechanically powered vehicle including toys or models.
3. Any living thing other than house plants normally kept permanently in the caravan.
4. Money, credit cards and other negotiable securities.
5. Furs, jewellery, precious stones, items (included plated items) made of gold, silver or other precious metals. Watches, guns, contact lenses, hearing aids, spectacles, dentures. Mobile phones, camcorders, photographic equipment, binoculars. Works of art, rare objects or items, stamp, coin, medal and other collections. Musical instruments, bicycles, fishing tackle, golfing equipment and water-sports equipment. Waterborne craft and Metal detection equipment
6. Computer software and electronic data.

Sum insured

The insured value as shown on the **schedule**.

Excess

An amount **we** deduct from **your** claim payment.

Period of Insurance

The period this **policy** applies for, as set out in the **schedule**.

Schedule

The document **we** issue, as part of **your policy**, which confirm **your** sums insured, **your** name and address, the details of the caravan **you** have insured and the **period of insurance**.

New for old

The cost of replacing the **holiday home** with its brand-new equivalent if the caravan **you** have insured is lost altogether.

Market value

The current value of the **holiday home**, taking into account its age and type, wear and tear and general condition in the open market at the time of the loss.

Policy

The word **policy** is herein defined to mean certificate.

Unoccupied

Any period exceeding 48 consecutive hours when the caravan is not being used for occupation.

What is covered

We will pay for damage caused by the following.

1. Fire.
 2. Explosion.
 3. Smoke.
 4. Lightning and thunder.
 5. Aircraft and other flying devices
 6. Earthquake.
 7. Theft or attempted theft.
-
8. Riot, civil commotion, labour and political disturbances, vandalism and acts of malicious persons.
-
9. Water escaping from fixed systems or frost damage to pipe work or equipment.
-
10. Storm.

What is Excluded

We will not pay for damage in the following circumstances.

- a) we will not pay for any loss or damage caused while the **holiday home** is being let or sublet, unless it is caused by someone violently forcing their way into or out of the caravan.
 - b) we will not pay for any loss or damage if **you** did not activate all security devices, such as locks & alarms, while **you** were away from the **holiday home** and it is unattended.
-
- a) the **excess you** pay for a claim in these circumstances is the first £75 of each loss.
 - b) we will not pay for damage caused by people who have **your** authority to be in the **holiday home**.
-
- a) we will not pay for damage to the pipe work or equipment itself if it is caused by normal wear and tear.
 - b) we will not pay for damage if **you** leave **your holiday home unoccupied** during the period from 1st December to 25th March, unless:
 - **you** have turned the water off at the mains and drained all equipment except for any central heating systems which contain antifreeze and have been professionally fitted and maintained to the manufacturer's specification; or
 - **you** have set the central heating system to prevent frost damage.
 - c) the **excess you** pay for a claim in these circumstances is the first £75 of each loss.
-
- a) the **excess you** pay for a claim in these circumstances is the first £75 of each loss.

What is covered

We will pay for damage caused by the following.

11. Flood.

12. Falling trees, telegraph poles, lamp posts and any parts thereof.

13. Subsidence, Heave or Landslip of the plot on which **your holiday home** stands.

14. Any vehicle or animal hitting **your holiday home**.

15. All other Damage.

What is Excluded

We will not pay for damage in the following circumstances.

a) the **excess you** pay for a claim in these circumstances is the first £75 of each loss.

a) the **excess you** pay for a claim in these circumstances is the first £75 of each loss.

b) **we** will not pay for damage **you** (or someone working on **your** behalf) have caused by cutting down or pruning trees.

a) **excess** - the first £75 of each and every loss.

b) **We** will not pay for damage caused by insects, birds or domestic pets.

a) the **excess you** pay for a claim in these circumstances is the first £75 of each loss, unless the loss or damage is caused while the **holiday home** is being let or sublet. In this case, the **excess** will rise to £250.

b) **we** will not pay for the cost of maintaining or redecorating the **holiday home** or repairing or replacing electrical or mechanical equipment after it has broken down or been misused.

c) **we** will not pay for damage caused by wear and tear, extremes of temperature or exposure to light, the land settling or shrinking as normal, wet or dry rot, woodworm, insects, domestic pets, fungus or any other cause that happens gradually.

d) **we** will not pay for damage caused by any process which involves cleaning or dyeing or carrying out repairs, renovations or alternations.

e) **we** will not pay for damage caused by faulty workmanship, faulty design or the use of faulty materials.

f) **we** will not pay for damage caused by water leaking into the **holiday home** through seams or seals.

g) **we** will not pay for damage caused as a result of other damage which is specifically excluded elsewhere in this **policy**.

Limits of our liability - How we settle your claim

Holiday Home

We will only be legally responsible for up to the **holiday home sum insured** stated in the **schedule**. It is your responsibility to make sure **your sum insured** is enough to cover your **holiday home**.

We will not pay the cost of extending or improving **your holiday home** beyond its condition as new.

If **your holiday home** suffers a loss or damage and **you** have insured it on a **new for old** basis, **we** will pay the full cost of repairing it or replacing it with a brand-new equivalent. However, **we** will only do this if **you** have kept the **holiday home** in good condition and insured it for the full cost of replacement.

If **you** have insured the **holiday home** on a **market value** basis **we** will pay the cost of repairing it, however **we** will make a deduction for age, wear & tear and depreciation. For example if **your** claim is for replacing an aged carpet, **we** will not pay the full replacement cost of a new carpet. If **you** have suffered a total loss and intend to replace **your holiday home** **you** will need to select a suitable **holiday home** that is of similar age, condition and specification. **We** will not pay any more than the **holiday home sum insured**.

If **you** do not repair the **holiday home** **we** can choose to pay the difference between the **market value** of the **holiday home** immediately before the damage happened and its value afterwards. However, **we** will not pay more than:

- a) the cost of replacing or repairing **your holiday home**; or
- b) the **holiday home sum insured**.

If **you** choose not to replace **your holiday home** **we** will pay a cash settlement based on the **market value** of the **holiday home** at the time of loss.

We will not pay the cost of replacing or repairing any undamaged parts of the **holiday home** which form part of a pair, set or suite or part of a common design function when the loss or damage is limited to a clearly identifiable area or specific part. For example, **we** will not pay to match faded panels, where new ones have been fitted.

If **we** choose to carry out repairs but **we** are not able to get the correct spare parts, **we** may use parts which are not supplied by the manufacturers of the **holiday home** but which are a similar type and quality to the parts **we** are replacing.

Contents

We will only be liable for up to the insured value of the **contents** as set out in the **schedule**. If **your** claim for loss or damage to **contents** is covered, **we** can choose to repair, replace or pay for any item.

We will only pay **you** the cost of replacing the items as new, as long as:

- a) the new item is as close as possible to but not an improvement on, the original item when it was new; and
- b) **you** have paid or **we** have authorised, the cost of replacing the item.

The above basis for settling a claim will not apply to clothing or household linen as **we** will make a deduction for wear & tear. If **you** choose not to replace **your contents** **we** will settle **your** claim after making a deduction for wear & tear.

We will only pay up to £2,000 or 50% (whichever is lesser), of the **contents sum insured** for any audio visual equipment for example TVs, DVD players & HI-FI.

We will only pay up to £500 for computers and computer equipment.

We will only pay up to £500 for games consoles and their games.

We will only pay up to 25% of the **contents sum insured**, or £750 (whichever is lesser) of **your contents** if they are lost or damaged while being kept in a fixed storage box or shed within the boundaries of your **holiday home**.

We will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite when the loss or damage is limited to a clearly identifiable area or to a specific part.

For example, if a cushion or chair is damaged **we** won't replace the whole set in order that a match is made.



Extensions

1. Underground services

We will pay the cost of replacing or repairing underground service pipes and cables which are damaged accidentally and which **you** are legally responsible for. However, this does not include:

- a) any costs for clearing a blockage which has not directly resulted in damage to the service pipe or cable itself; or
- b) any damage caused to service pipes or cables while **you** were clearing or trying to clear, a blockage.

2. Loss of rent, and other accommodation

If **you** are not able to use **your holiday home** as a result of loss or damage insured under this **policy** and **you** immediately carry out work to restore the **holiday home** to a fit for use condition, **we** will pay for:

- a) any loss of rent **you** would normally be paid;
- b) up to two year's ground rent if **you** are responsible for paying this; and
- c) the cost of other reasonable accommodation while **you** are not able to use the **holiday home**.

The amount **we** pay under this extension will be no more than 10% of the **holiday home's sum insured**.

3. Removing the holiday home temporarily

We extend your cover to include circumstances in which the **holiday home** has to be temporarily removed from the park to be repaired after **you** have made a valid claim under the **policy**.

4. Locks and Keys

We will pay up to £250 towards the cost of replacing locks to main doors, window locks and safe keys if the keys to those locks, have been lost or stolen.

5. Freezer

We will pay up to £250 for any one event where food in a freezer in **your holiday home** is lost or damaged due to:

- a rise or fall in temperature; or
- chemicals used in the freezer, or fumes from those chemicals, leaking.

6. Other costs

We will pay for the cost of clearing debris and the demolition or removal of **your holiday home** following a loss or damage insured by this **policy**. **We** will also pay for the cost of delivering and installing **your** replacement **holiday home**.

7. Automatic reinstatement of sum insured

We will not reduce the **sum insured** shown in the **schedule** after **we** have paid a claim provided any preventative measures **we** recommend are put into effect.

8. Interested third parties

We automatically note the interest in this **policy** of **your** mortgage or finance lender insofar as there is a contract between them and **you**. **We** do not accept any liability for the breach of such contract by the cancellation or lapse of this **policy** and will not undertake to notify any party of such an occurrence.



Extensions (continued)

9. Legal Liability

We will insure **your** legal liability up to the amount set out in the **schedule**. **We** will also pay costs for damages or compensation which **we** have agreed in writing and which **you** must pay for accidents involving **your holiday home** and within the park named in the **schedule**, which have happened during the **period of insurance** and which result in any of the following:

1. Any person (other than **you**) dying or suffering a bodily injury or an illness.
2. Loss of or damage to property, not including the following:
 - a) loss or damage to property which belongs to, or is being used or looked after by:
 - **you**;
 - any other person living with **you** permanently; or
 - any person **you** employ.
 - b) liability arising from **you** owning or using any land or building other than:
 - **your holiday home**; or
 - any **holiday home you** use temporarily but do not own.
 - c) liability arising from **your** trade, profession or employment, other than as an owner of a **holiday home**.
 - d) liability **you** have as part of any agreement, unless that liability would have existed without the agreement.
 - e) liability arising from ownership use or possession of mechanically propelled vehicles other than domestic garden equipment.
 - f) liability arising from ownership or possession of an animal included under the Dangerous Dogs Act 1991.
 - g) **we** will not pay any fines or penalties.
- 3) **We** will also pay any costs and other expenses that arise as a result of **you** defending yourself in any legal action, as long as **you** have agreed these with **us** beforehand.

General Exclusions

The following exclusions apply to **your policy** as a whole:

1. Aircraft and other flying objects

This **policy** does not insure any loss or damage caused by pressure waves from aircraft and other flying objects travelling at or above the speed of sound.

2. War risks

This **policy** does not insure any loss or damage, liability, injury, disability or any indirect loss caused by war, revolution or any similar event.

3. Radioactive contamination

This **policy** does not insure any loss or damage to property, any indirect loss or any legal liability caused by:

- a) ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

4. Property which is seized or confiscated

This **policy** does not insure any loss or damage to property caused when customs or other authorities seize or confiscate it (or try to seize or confiscate it).

5. Existing damage

This **policy** does not insure any loss or damage which arises before the start date as shown in **schedule**.

6. Indirect loss

This **policy** does not insure any indirect loss of any kind or description other than a loss of rent as explained in the **policy**. For example **we** will not pay for any reduction in the value of **your holiday home** beyond the cost of repairing or replacing it.

7. Other insurance

If **you** claim under this **policy** for something that is covered by another **policy**, **we** will pay **our** share of the claim. **You** must give **us** full details of the other insurance cover.

General Exclusions (continued)

8. Terrorism

We will not pay for any loss or damage or any cost or expense directly or indirectly caused by any act of terrorism, no matter whether any other cause or event also contributes to it at the same time.

For the purpose of this exclusion, an 'act of terrorism' means any person or group of people causing or threatening harm, whether acting alone or on behalf of any organisation or government, for political, religious, ideological or similar purposes and with the aim of influencing any government or putting the public (or any section of the public) in fear.

9. Pollution or contamination

This **policy** does not insure any loss or damage caused by pollution or contamination, unless it is pollution or contamination caused by something which is covered by this **policy**.



General Conditions

The following conditions apply to **your policy** as a whole:

1. Complying with the **policy's** conditions

For **us** to make a payment under this **policy you** (or anyone acting on **your** behalf) must comply with all the **policy's** terms and conditions.

2. Reasonable care

You must keep **your** property in a good state of repair and take all reasonable steps to prevent injury, loss or damage.

3. Fraud

If any claim **you** make is fraudulent or based on false or exaggerated information or statements, this **policy** will not be valid and **we** will not pay the claim.

4. Claim conditions

- a) **you** must make **your** claim, in writing within 60 days of the loss, damage or accident happening or within 12 months if **your** claim relates to landslide, subsidence or heave .
- b) **you** must also tell **us** immediately if **you** know of any legal action which is to be taken against **you**.
- c) **you**, any other person insured under this **policy** or anyone else acting on **your** or their behalf must not negotiate, admit to or deny any claim without first getting permission, in writing, from **us**.
- d) **you** must report to the police immediately all incidents of theft, attempted theft, vandalism, loss, damage or injury caused maliciously.
- e) **you** must at **your** own expense provide all the details and evidence **we** ask for including written estimates and proof of ownership or value.

5. Company's rights

If **you** make a claim, we are entitled to:

- a) take over defending or settling any legal action on **your** behalf or on behalf of any other person insured by this **policy**;
- b) take action, at **our** own expense and in **your** name or in the name of any other person insured by this **policy** to recover any payment **we** have made under this **policy** to anyone else; and
- c) receive from **you** and any other person insured by this **policy** all the information and help **we** need.

6. Change in Risk

You must tell **us** as soon as possible if there are any changes in the information **you** have given to **us** which is relevant to this **policy**. If **you** do not do this, it may mean **your policy** is no longer valid. **We** have the right to change the terms of **your policy** immediately if **we** are informed **your** information has changed.

7. Cancelling the **policy**

You can cancel **your policy** at any time by giving **us** written notice. Providing **you** have not made a claim, **we** will refund **your** premium for any part of the **period of insurance** which has not yet passed.

We can cancel the **policy** by sending **you** 14 days notice, by recorded delivery to the address shown on **your** latest **schedule**. **We** will refund **your** premium for any part of the **period of insurance** which has not yet passed.

General Conditions (continued)

8. Making sure you have enough cover

If **you** insure **your holiday home** on a **new for old** basis, the value **you** insure it for must be enough to replace it as new or with a brand new equivalent.

If **you** insure **your holiday home** on an **market value** basis, the value **you** insure it for must be enough to replace it with another second-hand **holiday home** of a similar design and in a similar condition.

If **you** are underinsured - which means the cost of replacing the **holiday home** at the time of the loss or damage is more than **your sum insured** for the **holiday home** - **we** will only pay part of the claim. For example, if **your sum insured** only covers half the cost of replacing the **holiday home**, **we** will only pay one half of the cost to repair or replace it.

Your contents sum insured must be enough to replace all of the insured items, taking into account the basis **we** use to settle claims (see page 9).

If **you** are underinsured – which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your contents sum insured** - **we** will only pay part of the claim. For example if **your sum insured** only covers half the cost of replacing or repairing the **contents**, **we** will only pay half the cost or repair or replace them.

9. Index linking

We may increase the **holiday home sum insured** in line with increases to recommended retail prices provided by **holiday home** manufacturers. **We** may do this and update **your sum insured** when **your policy** is due for renewal. The new **sum insured** and renewal premium will be shown on **your** renewal notice. **We** will not reduce the **sum insured** if the recommended retail price falls. **We** will continue to index link the **sum insured** during rebuilding or repairs following a claim, as long as the work is carried out without unnecessary delays.

We may increase the **contents sum insured** shown in **your schedule** to allow for increases in the cost of living in line with the retail prices index. **We** may do this and update **your sum insured** when **your policy** is due for renewal. This does not apply to clothing or household linen. The new **sum insured** and renewal premium will be shown on your renewal notice. **We** will not reduce the **sum insured** if the retail price index falls.

10. Several liability

Your policy is underwritten by various underwriters at Lloyds and the subscribing insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any subscribing insurer who for any reason does not satisfy all or part of its obligations.

11. The law that applies to this insurance

The underwriters mentioned in the **schedule** have decided that English law will apply to this **policy**.

In this **policy** the term 'English law' includes Scottish law for **policyholders** based in Scotland.

12. Contracts (Rights of Third Parties) Act 1999

A contract is between **us** and the **policyholder** (or **policyholders**) and no other person has rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance. However, this does not affect any right any other person has which is not part of that Act.



Taking care of your holiday home

While **your holiday home** insurance may be able to replace any loss **you** suffer it will not make things any less anxious or inconvenient for **you**.

So, to reduce the risk of an incident it is very important that **you** maintain and take care of **your** caravan, particularly during the closed season and through the winter months. Making sure **your** caravan is secure and well maintained and keep it in good condition and help to protect **your** property.

Security

Make sure that all windows and doors are fitted with effective security devices which will work when there is no-one in the caravan

Consider fitting an alarm system. **You** have a number of options. Some alarms are monitored by **your** caravan park while others can alert **you** by texting **your** mobile phone. However, as with any security devices it is vital that **you** make sure the system is working properly.

Draining down & frost damage

If there will be no-one in **your holiday home** during the winter months or periods of cold weather, it is vital that **you** put measures in place to avoid the risk of damage by frost.

Your manufacturer's handbook will provide specific guidance about **your** central heating system.

If **you** are not sure about how to drain-down. Many park operators offer a 'winterisation' service and it is worth considering if **you** do not have the ability, time or equipment to carry out a drain-down yourself.

Please read page 7, section 9 of the **policy** wording which confirms the cover **your** NACO **policy** provides.

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