

This summary provides key information only about insurers and the insurance cover available within NACO Holiday Home Insurance. This summary does not contain the full terms and conditions of the insurance which can be found in the policy. The policy is available on our website [www.nacoservices.com](http://www.nacoservices.com), if internet access is not available to you we will supply a copy upon request, but if you are in any doubt as to the cover afforded you should consult NACO Services Ltd.

#### About the Insurer:

NACO Holiday Caravan Insurance is underwritten by Certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

#### The Cover Available:

NACO Holiday Caravan Insurance is a comprehensive Holiday Home insurance.

#### Holiday Home:

Means the Caravan whilst situated on the plot stated in the schedule including its Fixtures and Fittings, Steps, Skirting, Sheds, Decking, Verandahs, Porches, Awnings, Flotation Devices, Services and Unfixed Furniture supplied by the manufacturer at the time of purchase.

#### Contents:

The word contents means household goods and all other personal property, tenants fixtures and fittings, including radio and TV aerials, their fittings or masts, all of which are owned by YOU or for which YOU are legally responsible all contained in the Caravan.

#### Key Benefits:

**Holiday Home and Contents are covered for loss or damage caused by:**

- Fire.
- Explosion.
- Smoke.
- Lightning and thunderbolt.
- Aircraft and other aerial devices or articles dropped there from.
- Earthquake.
- Theft or attempted theft.
- Riots, civil commotion, labour and political disturbances, vandalism, and acts of malicious persons.
- Escape of Water from fixed apparatus, or frost damage to tanks, pipes or apparatus.
- Leakage of oil from fixed heating installation, pipes or apparatus.
- Storm.
- Flood.
- Falling trees, telegraph poles, lamp posts and any parts thereof.
- Subsidence, Heave or Landslip of the plot on which the Holiday Home stands.
- Impact with Your Holiday Home by any vehicle, train or animal.
- Accidental damage.

**NB. Flood Cover is not available on certain parks**

**Holiday Home:** (Section 1 of the Policy) cover also includes:

- Frost damage to fixed water tanks, apparatus and pipes
- Accidental Damage to underground services
- Professional Fees and Debris Removal
- Your legal liability up to £2,000,000 for any one accident or series of accidents arising out of one event

**Contents:** (Section 2 of the Policy) cover also includes:

- Replacement of locks following theft or loss of keys up to £250
- Domestic freezer contents up to £250
- Contents of Storage sheds up to £750
- Home Entertainment Equipment up to 50% of the Contents Sum Insured (maximum of £2,000).
- Computer & Computer equipment up to a maximum of £500

**Contents:** (Definitions) cover does NOT include:

Motor Vehicles, Any Living Thing, Money, Valuables, Bicycles, Fishing Tackle, Golfing Equipment, Mobile 'Phones, Photographic Equipment.

#### Significant Exclusions that apply to the whole of this insurance:

- Sonic Booms
- War Risks
- Radioactive Contamination
- Seizure or Confiscation
- Riot or Civil Commotion (Northern Ireland)
- Biological and chemical contamination
- Existing Damage
- Consequential Loss
- Matching of items

#### Policy Excess:

The standard policy excess is £75. For claims resulting from Subsidence, Landslip, Heave or Flood the excess is £500.

#### Significant Conditions That Apply to This Insurance:

**a)** If your Holiday Home is left unoccupied during the period 1st December to the following 25th March there will be no cover in respect of Escape of Water unless the water supply has been turned off at the mains and all equipment drained. This does not apply to a central heating system containing anti freeze, which has been professionally fitted and is maintained to manufacturers specifications or a central heating system which has been set to avoid frost damage.

**b)** Cover for storm damage will only operate if your caravan is either securely anchored or fitted with rigid skirting on all four sides.

#### Duration of this Insurance:

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

#### How to Cancel this Insurance:

If you decide that you do not wish to proceed then you can cancel this insurance by writing to NACO Services Limited within 14 days of either:

- The date you receive your policy documentation; or
- The start of the period of insurance whichever is the later. Providing you have not made any claims we will refund the premium.

#### How to Make a Claim Under this Insurance:

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact NACO Services Limited as soon as possible.

**Leisurefame House, 37 Clacton Road, St. Osyth, CO16 8PA**

**Tel: 01255 820321 Fax: 01255 820231**

**Email: [cvans@nacoservices.com](mailto:cvans@nacoservices.com)**

#### At the time of making a claim, you will be asked:

- Your NACO Membership Number.
- Full details of the claim.

#### Our Service Commitment to You:

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact NACO Services Limited

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring 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**

**Tel: 020 7327 5693 Fax: 020 7327 5225**

**Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)**

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

#### Your Total Peace of Mind:

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

#### The Law Applicable to this Insurance:

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance shall be subject to The Law of England and Wales. For the purpose of clarification the term English Law will be deemed to include Scottish Law for policyholders based or trading in Scotland.