

# Static Caravan Insurance Policy



Supporting static caravan owners across the UK



Supporting static caravan

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## Contact us:

**National Association of Caravan Owners**

37 Clacton Road, St. Osyth

Essex CO16 8PA

**01255 820 321**

[info@nacoservices.com](mailto:info@nacoservices.com)

# owners across the UK

## 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 or have any questions, concerns or complaints, please contact:

### Mr S Munro

Leisure Home Insurance PLC  
Leisurefame House, 37 Clacton Road  
St Osyth, Essex CO16 8PA.  
Phone: 01255 820 321  
Email: [info@leisurehomeinsurance.com](mailto:info@leisurehomeinsurance.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:** Complaints, Lloyd's,  
One Lime Street, London EC3M 7HA.

Phone: 020 7327 5693

Fax: 020 7327 5225

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

Web: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

**If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).**

### The contact details for the FOS are:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR.

Phone: 0800 023 4567

(calls to this number are free from 'fixed lines' in the UK)

or Phone: 0300 123 9123

(calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at:

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is:

Web: <http://ec.europa.eu/odr>

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's compensation fund of last resort for customers of authorised financial services firms. For more information please go to their website: [www.fscs.org.uk](http://www.fscs.org.uk)

# 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. This Policy is issued by Leisure Home Insurance PLC in accordance with the authorisation granted to them under the Binding Authority Agreement with the Unique Market Reference stated on the Schedule.

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.

Leisure Home PLC is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 307829. You can check our status at <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our permitted business includes advising, arranging, dealing in and assisting with the placing & administration of general insurance policies.

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.

## Cooling off period

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive this insurance documentation; or
- the start of the period of insurance, whichever is the later.

Provided you have not made a claim, you will be entitled to a full refund of any premium paid.

## Cancelling this insurance

You can cancel this insurance at any time by writing to us at the address noted on page 3 of this policy. We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium;
- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

### **Refund of premium**

If this insurance is cancelled then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis.

For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside the cooling off period, there will be an additional charge, as stated in the terms of business agreement, to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

### **Taking care of your property**

Your policy is not a maintenance contract and does not provide you with cover for the cost of gradual deterioration. Your holiday home and its contents must be maintained in sound condition and you must take all reasonable precautions to safeguard against loss or damage.

### **Important notice**

This insurance policy is a contract between you and us.

We will insure you against loss or damage or legal liability which may occur during the period of insurance in accordance with the sections of the policy specified in the schedule subject to the exclusions, conditions and endorsements of the policy in return for payment of the premium by you.

# Definitions

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

## 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 pitch 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 and parts thereof.
- 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 (including 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. Waterborne craft and outboard engines. Metal detection equipment.
- 6) Computer software and electronic data.

## Sum insured

The insured value as shown on the **schedule** with any adjustment for index linking (where applicable)

## 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 defined to mean contract of insurance.

**Unoccupied**

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

**Drained Down**

Means

- 1) the water has been turned off at the stopcock;  
And
- 2) taps and showers are turned on and left open, ensuring also that nothing obstructs any plugholes  
And
- 3) toilets are flushed, ensuring that all water is drained from the cistern.

**Flood**

A covering of water of land not normally covered by water, in the form of waves, tidal waves, overflow of streams or other bodies of water or spray from any of the foregoing, all whether or not driven by wind or caused by storm.

## What is Covered

We will pay for loss or damage to the **holiday home** or **contents** 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 freezing, or escape of water from any fixed water or domestic heating installation.

10) Storm and weight of snow.

11) Flood.

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

## What is Not Covered

We will not pay for:

- a) 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) any loss or damage if all security devices, such as locks & alarms, were not activated while **you** were away from the **holiday home** and it was unattended.
- c) the first £75 of each loss (the **excess**).

- a) damage caused by people who have **your** authority to be in the **holiday home**.
- b) the first £75 of each loss (the **excess**).

- a) damage to the pipe work or equipment itself if it is caused by normal wear and tear.
- b) damage if **you** leave **your holiday home** unoccupied during the period from 1st November until 1st March unless **your holiday home** has been **drained down**.
- c) the first £75 of each loss (the **excess**).

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a) the first £75 of each loss (the **excess**).

- a) the first £75 of each loss (the **excess**).
- b) damage **you** (or someone working on **your** behalf) have caused by cutting down or pruning trees.



## What is Covered

We will pay for loss or damage to the **holiday home** or **contents** caused by the following:

13) Subsidence, heave or landslip of the plot on which **your holiday home** stands.

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

15) Accidental Damage.

## What is Not Covered

We will not pay for:

- a) the first £75 of each loss (the **excess**).
- b) damage caused by insects & birds.

- 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) 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) damage caused by wear and tear, extremes of temperature or exposure to light, frost damage, the land settling or shrinking as normal, wet or dry rot, woodworm, insects, fungus or any other cause that happens gradually.
- d) damage caused by any process which involves cleaning or dyeing or carrying out repairs, renovations or alterations.
- e) damage caused as a result of other damage which is specifically excluded elsewhere in this **policy**.

# Claims Settlement

## How to Make a Claim

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.

If **you** claim is due to an incident of theft or vandalism, **you** must report it to the police and get an incident number from them.

**You** should take all reasonable steps to reduce any damage and prevent any further damage.

## 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.

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** as soon as practicable.

If **your** claim is for damage to panels, there could be a long delay in the time it may take **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.

## Holiday Home Claims Settlement

**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**.

## New for Old

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.

**We** will not pay the cost of extending or improving **your** **holiday home** beyond its condition as new. If **you** choose not to carry out the repair to **your** **holiday home** **we** will consider making **you** a cash settlement in lieu of the repair.

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.

## Market Value

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** choose not to carry out the repair to **your holiday home** **we** will consider making **you** a cash settlement in lieu of the repair.

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.

Where new parts are needed for a repair but they are found to be obsolete or unobtainable then the amount **we** will pay will be limited to the last known list price of the part, together with the appropriate fitting charge.

### Contents Claims Settlement

**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 pay up to £250 or 10% (whichever is the lesser) of the **contents sum insured** for any pedal cycles & sports equipment. **We** will pay up to £250 or 10% (whichever is the lesser) of the **contents sum insured** for any fishing equipment.

**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

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

## 1) Removal of debris & resiting charges

Following loss or damage insured by this **policy**, cover is included for up to £15,000 for:

- a) removal of debris
- b) disconnection and reconnection of services
- c) delivery and resiting charges

## 2) 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.

## 3) 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 20% of the **holiday home sum insured**.

## 4) 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**.

## 5) Locks and keys

**We** will pay up to £1,000 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.

## 6) Freezer

Subject to contents cover being in place **we** will pay up to £1,000 for any one event where food in a freezer in **your holiday home** is lost or damaged due to:

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

## 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.

## 9) Vermin

**We** will pay up to £1,000 for loss or damage caused by vermin to the **holiday home** or, subject to the cover being in place, **contents**.

## 10) Domestic Pets

**We** will pay up to £1,000 for loss or damage caused by domestic pets to the **holiday home** or, subject to the cover being in place, **contents**.

## 11) Emergency Travel

In the event of significant damage or loss insured by this **policy** **we** will reimburse you up to a maximum of £250 for one visit to your **holiday**

**home.** Significant damage means that your **holiday home** may have been rendered unsafe or insecure or any delay in organising temporary repairs may result in further damage occurring.

### 12) Gas Bottles

Include theft of up to £250 as an extension.

### 13) Public liability

**We** will pay all sums which **you** are legally liable to pay in respect of 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:

- a) Death of, or bodily injury to any person
- b) Loss of or damage to property

The most **we** will pay under this extension for any one claim is £5,000,000. **We** will pay for defence costs and expenses incurred with **our** written consent in addition to the amount of £5,000,000 stated above.

In the event of **your** death **we** will indemnify **your** legal personal representatives under the terms of this extension in respect of liability incurred by **you**.

**We** will not indemnify **you** for:

- a) Death of or bodily injury to **you**.
- b) Damage to property belonging to or under the control of **you**, any other person living with **you** permanently or any person **you** employ.
- c) Loss or damage arising from a contract, whether written or not, which imposes a liability which **you** would not have otherwise been under.
- d) Loss or damage arising out of any business or profession.
- e) Loss or damage 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.
- f) Loss or damage arising from ownership, use or possession of mechanically propelled vehicles,

aircraft or watercraft other than domestic garden equipment.

- g) Loss or damage arising from ownership, or possession of an animal including under the Dangerous Dogs Act 1991.
- h) Any fines or penalties.

## *Optional Extension:*

**Please note: This extension is only applicable if indicated on your schedule.**

### **Malicious damage when let**

**We** will pay up to £10,000 for loss or damage to the **holiday home** or, subject to the cover being in place, **contents**, as a result of vandalism and acts of malicious damage whilst the **holiday home** is let or sublet.

**We** will not pay the first £250 of each loss (the **excess**).

# 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 and Civil War

This **policy** does not insure any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

## 3) Radioactive Contamination

This **policy** does not insure:

- a) loss or damage to any property or any resulting loss or expense or any consequential loss.
- b) any legal liability directly or indirectly caused by or contributed to by or arising from:
  - i) ionising radiations 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 components or such assembly.

## 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 the **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) 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.

## 8) Sanction Limitation

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### 9) Gradually operating cause

This **policy** does not insure loss or damage due to any gradually operating cause including deterioration or wear and tear.

### 10) Faulty workmanship

This **policy** does not provide cover for loss or damage caused by faulty workmanship, faulty design or the use of faulty materials.

### 11) Seals and seams

This **policy** does not provide cover for loss or damage caused by water leaking into the **holiday home** through seams or seals.

### 12) Infectious or contagious disease exclusion

Your insurance policy does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

### 13) Cyber and data exclusion

The following exclusions apply to the whole of the contract. **We** will not pay for any:

- a) Cyber loss, damage, liability, cost or expense caused deliberately or accidentally by:
  - i) the use of or inability to use any application, software, or programme;
  - ii) any computer virus;
  - iii) any computer related hoax relating to i and/or ii above.
- b) Electronic Data loss of or damage to any electronic data (for example files or images) wherever it is stored.

# General Conditions

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

## 1) Complying with the policy conditions

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

3.1) If **you** make a fraudulent claim under this insurance contract, **we**:

- a) Are not liable to pay the claim; and
- b) May recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) May by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

3.2) If **we** exercise our right under clause (3.1c) above:

- a) **We** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

## 4) Claim conditions

- a) **You** must inform **us** of any loss or damage as soon as possible.
- b) On discovery of an incident likely to give rise to a claim, **you** must take all reasonable measures to prevent further loss or damage.

c) **you** must also tell **us** as soon as practicable if **you** know of any legal action which is to be taken against **you**.

d) **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**.

e) **you** must report to the police as soon as practicable all incidents of theft, attempted theft, vandalism, loss, damage or injury caused maliciously.

f) **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) Our 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** if any of the information on which this insurance is based changes. Failure to do so may result in **your** insurance no longer being valid and claims not met. If in doubt about any change please tell **us**. If **your policy** is amended as a result of any change, **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**. **You** should keep a record (including copy letters) of all information supplied to **us** in connection with this insurance.



## 7) Making sure you have enough cover

If **you** insure **your holiday home** on a **new for old** basis, the amount **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 a **market value** basis, the amount **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.

**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).

## 8) 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.

## 9) Several liability

**Your policy** is underwritten by various underwriters at Lloyd's 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.

## 10) 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 **policy** holders based in Scotland.

## 11) Contracts (Rights of Third Parties) Act 1999

This contract is between **us** and **you** 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.

## 12) 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.

# 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. Make 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 and 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 8, section 9 of the **policy** wording which confirms the cover **your NACO policy** provides

# Data Protection Notice

For the purposes of this Notice, “**we/us/our**” includes certain Underwriters at Lloyd’s, NACO Services Limited, Leisure Home Insurance PLC and any agents. **You/your** includes the Insured, and anyone who provides data to Leisure Home Insurance PLC, or who is or becomes insured by **us** under a contract of insurance (the **policy**).

The security of data is very important to **us**, which **we** will handle with all appropriate security measures. **We** will collect and process data (including personal information) about any person insured under the **policy** for its administration, the handling of claims and the provision of customer services, and may share it with related entities and with trusted service providers and agents such as lawyers, as well as other parties such as anti-fraud databases, subject to proper instruction and control. **Our** handling of data is consistent with the core necessary personal data uses and disclosures set out in the London Insurance Market Core Uses Information Notice which **you** should review.

All data may be used by **us** for generic risk assessment and modelling purposes but will not be used or passed to any other party for marketing products or services without **your** express consent. All data provided by **you** about other people to be insured, such as family, friends or other associates, must be with their permission. It is **your** responsibility to inform them about **our** use of their data.

Data will not be retained for longer than necessary and will be deleted within seven years after expiry of the **policy**, unless it is further required for legal or regulatory reasons. **You** have a number of rights in relation to the data, including the right to request a copy of the information (for which there may be a small fee), to correct any inaccuracies and in certain circumstances to have it deleted. Data transferred outside the European Economic Area will have equivalent protection.

If further information is required as to how data is processed, or as to the exercise of any rights under any data privacy laws, **you** should contact:

## **Leisure Home Insurance PLC**

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

Telephone: 01255 820 321

Email: [info@leisurehomeinsurance.com](mailto:info@leisurehomeinsurance.com)

If You are not satisfied with the way in which any personal data has been managed, **you** may complain to the Information Commissioner’s Office at:

## **Information Commissioner’s Office**

Wycliffe House, Water Lane, Wilmslow,  
Cheshire, SK9 5AF, United Kingdom

Telephone: 0303 123 1113 (local rate)  
or 01625 545 745 (national rate)

Email: [casework@ico.org.uk](mailto:casework@ico.org.uk)



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NACO Policy Vn21.1