



CEDAR
UNDERWRITING

**Touring Caravan Protector
Policy Wording**



Introduction

Thank you for choosing Cedar Underwriting to provide **Your** touring caravan insurance. This policy is designed to provide cover for Your touring caravan, contents (where selected) and **Your** legal liability from owning or using the touring caravan

This document, the **Schedule**, and any endorsements set out the terms of the contract between **You** and **Us** (AmTrust Europe Limited). Please read this policy document, **Schedule** and any endorsements to make sure they provide the right cover for **You**. If the details on the **schedule** are incorrect or the policy does not give the cover **You** want, or if **You** have any queries, please contact **Your Insurance Broker immediately**.

The **Schedule** sets out the sums insured (the amount of cover **You** have) and the sections of the policy which apply to **You**. If **Your** insurance needs to be changed during the **Period of Insurance** please let **Your Insurance Broker** know as soon as possible. **You** must tell **Your Insurance Broker** about any changes to the information **You** have given immediately, for example, the use of **Your Caravan**, security arrangements and the sums insured or **Storage Address** shown on **Your Schedule**. If **You** do not, **Your** claim may not be paid. **Your** policy is designed to be changed easily and **Your Insurance Broker** will issue a new **Schedule** or endorsement each time the policy is altered. Cedar Underwriting and/or **Your Insurance Broker** may charge an administration fee to change **Your** policy. Please see **Your Schedule** and Terms of Business Agreement for further information on what these charges are.

When **We** agreed to give **You** this insurance and worked out the premium, **We** have based this on the information, **Your Insurance Broker** has asked for. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **You** take out, or make changes to **Your** policy. If the information provided by **You** is not complete and accurate the cover may be affected and:

- **We** may cancel **Your** policy and refuse to pay any claim; or
- **We** may not pay any claim in full.

Your Insurance Broker will write to **You** if:

- **We** intend to cancel **Your** policy;
- **We** need to amend the terms of **Your** policy; or
- **We** need **You** to pay more for **Your** insurance.

If **You** become aware that information **You** have given is incorrect, **You** must inform **Your Insurance Broker** as soon as possible.

You have 14 days to review **Your** policy document and consider its full terms. If **You** are not totally happy with the policy simply contact **Your Insurance Broker** who will arrange the cancellation for **You**. **Your** premium will be refunded in full, provided that **You** have not made, and do not intend to make, a claim. Full details of how and when **You** can cancel this policy can be found on page 16.

In return for **Your** premium **We** will insure **You** during the **Period of Insurance**, under the terms set out in this policy document, the **Schedule** and any endorsement **We** have issued.

Please keep **Your** policy document, **Schedule** and any endorsements together in a safe place. **You** may need to refer to them if **You** need to make a claim or if **You** need assistance.

If **You** need a copy of this document in braille, large print or in audio format please tell **Your Broker**.



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Parties to this insurance

Your insurance is provided by the subscribing insurers as listed below:

Subscribing Insurers	Unique Market Reference	Sections	Proportion
AmTrust Europe Limited	As shown in your schedule	All Sections	100%

AmTrust Europe Limited have given written delegated authority to Cedar Underwriting Limited to underwrite and act on their behalf under the Unique Market Reference shown on **Your Schedule**. Cedar Underwriting Limited agree to provide this insurance subject to the terms and conditions contained within.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202189). Registered in England and Wales under company number 1229676. Registered Office: Market Square House, St James's Street, Nottingham, NG1 6FG.

Cedar Underwriting limited is an insurance intermediary, authorised and regulated by the Financial Conduct Authority (Firm Reference Number 785986). Cedar Underwriting Limited is registered in England and Wales under company number 10786785. Registered address: 75-77 Cornhill, London, EC3V 3QQ.

You can search the financial services register at register.fca.org.uk/s/



Financial Services Compensation Scheme (FSCS)

In respect of the following statement only, 'We/Our' refers to AmTrust Europe Limited and Cedar Underwriting Limited.

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations.

Further information is available from:

Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY	Email: enquiries@fscs.org.uk Tel: For UK callers: 0800 678 1100 (free phone) Tel: For callers from abroad: +44 (0) 20 7741 4100 Web: www.fscs.org.uk
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Data Protection and Privacy Statement

In respect of the following statement only, 'We/Us/Our' refers to AmTrust Europe Limited and Cedar Underwriting Limited, both acting as data controllers.

We will keep **Your** personal information safe and private. There are laws that protect **Your** privacy and **We** follow them carefully. Under the laws, **We** are responsible for handling **Your** information (Data Controller). Here is a simple explanation of how **We** use **Your** personal information.

For more information visit Our website at:

AmTrust Europe Limited	www.amtrustinternational.com/about-us/ael-underwriting/ The Privacy Notice can be found under 'Regulatory' at the bottom of this web page.
Cedar Underwriting Limited	www.cedarunderwriting.co.uk/privacy-policy-policyholders

What we do with your personal information

We might need to use the information **We** have about **You** for different reasons.

For example, **We** might need it:

- to run through **Our** computerized system to decide if **We** can offer **You** this insurance.
- to help **You** if **You** have any queries or want to make a claim.
- to provide **You** with information, products or services if **You** ask **Us** to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact **You** to ask if **You** want to renew it.
- to protect both **You** and **Us** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/ sensitive and important such as information about **Your** health or any criminal convictions **You** might have. **We** might need this kind of information to decide if **We** can offer **You** this insurance or to help **You** with a claim. **We** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share **Your** information with other companies or people who provide a service to **Us**, or to **You** on **Our** behalf. They include companies that are part of **Our** group, people **We** work with, insurance brokers, **Our** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else **We** might need to share it with by law. **We** will only share **Your** information with them if **We** need to and if it is allowed by law.

Sometimes **We** might need to send **Your** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). **We** currently send it to the USA and Israel. **We** make sure that **Your** information is always kept safely and treated in line with the law and this notice.

You can tell **Us** if **You** do not want **Us** to use **Your** information for marketing. **You** can also ask **Us** to provide **You** with the information **We** have about **You** and, if there are any mistakes or updates, **You** can ask **Us** to correct them. **You** can also ask **Us** to delete **Your** information (although there are some things **We** cannot delete). **You** can also ask **Us** to give **Your** information to someone else involved in **Your** insurance. If **You** think **We** did something wrong with **Your** information, **You** can complain to the local data protection authority.

We will not keep **Your** information longer than **We** need to. **We** will usually keep it for 10 years after **Your**



insurance ends, or as otherwise shown in **Our** Privacy Notice, unless **We** have to keep it longer for other business or regulatory reasons.

If **You** have any questions about how **We** use **Your** information, **You** can contact **Us** by using the contact details below:

AmTrust Europe Limited	Data Protection Officer AM Trust International Exchequer Court. 33 St. Mary Axe, London EC3A 8AA By Email: privacy@amtrustgroup.com
Cedar Underwriting Limited	Data Protection Manager By Phone: 0800 612 0344 By Email: compliance@cedarunderwriting.co.uk or by writing to us at: First Floor Offices, Barberry House, 4 Harbour Buildings, Waterfront West, Brierley Hill, DY5 1LN



Definitions

Certain words in this policy document have special meanings. To help **You** identify these words in the policy, they start with a capital letter and **We** have printed them in bold type throughout. These meanings are given below and apply to the whole of this policy document:

Accidental Damage

Damage caused suddenly and as a result of an external, visible and unexpected cause.

Caravan(s)

The structure of the touring caravan shown on the **Schedule** including any awning (as shown on the **Schedule**), fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring caravan or fitted by the manufacturer at a later date.

CaSSOA

The Caravan Storage Site Owners' Association.

Claims Administrator

The company whose details are shown on **Your Schedule**, who will deal with **Your** claim.

Contents

All accessories which are owned by **You** or are **Your** responsibility and which **You** would take with **You** when using **Your Caravan**, including pedal cycles and portable motor movers, but NOT including **Money** and **Valuables**.

Geographical Limits

United Kingdom (England, Scotland, Wales, Northern Ireland), the Isle of Man and the Channel Islands and, for any period of no more than 240 days in any one **Period of Insurance**, the European Union, Norway and Switzerland.

Home

The area within the boundaries of **Your** permanent home or **Your Immediate Family's** permanent home but excluding communal parking areas and any public road or highway.

Immediate Family

Spouse, partner, mother, step-mother, father, step-father, son, step-son, daughter, step-daughter, brother, step-brother, sister, step-sister, grandmother and grandfather, aunts and uncles.

Insurance Broker

The company who sold the policy to **You** and who **You** pay **Your** premium to.

In Use

When **You** or **Your Immediate Family** are using or visiting **Your Caravan** for holiday purposes or when the **Caravan** is attached to a towing vehicle. This includes a 24 hour period immediately before, and after, **You** or **Your Immediate Family** use or visit **Your Caravan** for holiday purposes provided the **Caravan** is kept at **Your Home** during this 24 hour period. Please note the policy definition of **Home** does NOT include communal parking areas and public roads or highways.

Money

Cash, bank or currency notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.



Period of Insurance

The period of time covered by the policy which is shown on the **Schedule**.

Permanent Residence

Any **Caravan** not stayed in by **You** or **Your Immediate Family** for holiday purposes, but stayed in as a main domestic home whether this is temporary or permanent.

Schedule

The document which shows **Your** name, details of **Your** address, the **Caravan**, the sums insured, the **Caravan Storage Address**, the **Claims Administrator** and the policy number.

Storage Address

Your Home, or an address **You** have given **Your Insurance Broker**, which **We** have accepted and which is shown on **Your Schedule**.

Unattended

When the **Caravan** is **In Use** and **You** have temporarily moved away from the **Caravan**.

Valuables

Any article made from precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers (including laptops and tablet computers), binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sports equipment and portable audio equipment.

We, Us, Our

AmTrust Europe Limited.

You, Your

The person/people named on the **Schedule**.



Section 1 – Policy Cover

You will be covered for loss of, or damage to, the **Caravan** and its **Contents** caused by an insured peril listed below which happens within the **Geographical Limits**.

Insured perils (things that are covered)

1. Fire, explosion, lightning and earthquake;
2. Storm or flood;
3. **Accidental Damage** (to the **Caravan** only);
4. Malicious damage (damage caused on purpose) or vandalism;
5. Theft or attempted theft.

What is not covered:

- a. Theft of **Contents** whilst they are outside the **Caravan**;
- b. Theft of, or loss or damage to, **Money**, firearms, wines, spirits and tobacco goods, caravan generators or **Valuables**;
- c. Theft of, or loss or damage to, the **Caravan** while the **Caravan** is not **In Use** unless it is kept at **Your Home** or at a **Storage Address**;
- d. Theft of, or loss or damage to, the **Caravan** while **In Use**, if left in communal parking areas, or on public roads or highways;
- e. Theft of **Contents** unless there is evidence of forcible and violent entry or exit to, or from, the **Caravan**;
- f. Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not **In Use**;
- g. **Accidental damage** to **Contents** and **Valuables**; apart from **Contents** if the claim is as a result of a road traffic accident;
- h. Loss or damage to caravan generators or damage to the **Caravan** as a result of using generators;
- i. Loss or damage as a result of awnings being left up and attached to the **Caravan** whilst the **Caravan** is not **In Use**.

Policy Benefits

If **Your** loss or damage is covered by an insured peril, **We** will pay these extra costs:

- a. Emergency removal

If **Your Caravan** cannot be moved as a result of loss or damage while **In Use**, **We** will pay the extra costs **You** have to pay to:

1. Recover the **Caravan** from the scene of a road traffic accident;
2. Remove the **Caravan** from the premises of a recovery company to the secure premises of a repairer that **We** have agreed; or
3. Re-deliver the **Caravan** to **You** at **Your Storage Address**.

- b. Loss of use

If **You** cannot stay in **Your Caravan** as a result of loss or damage while **In Use**, and **You** decide to continue with **Your** holiday, **We** will pay the following extra costs **You** have to pay for:

1. Hotel accommodation costs (but not including food and drink) up to £75 a day for up to 14 days; or
2. Hire costs for a replacement caravan up to £75 a day for up to 14 days.

- c. Additional contents cover

When the **Caravan** is **In Use**, **We** will cover outside furniture kept in an awning as a result of insured perils 1, 2, 4 & 5 provided that the cost of doing this is not more than the **Contents** sum insured.



Section 2 - Public Liability

1. **We** will cover any amounts which **You** legally have to pay due to:

- Accidental bodily injury, death or disease, or
- Accidental loss or damage to property

Which happens as a result of **You** owning, possessing or using the **Caravan** or the **Contents** and happens within the **Geographical Limits**.

2. **We** will also cover defence costs **You** pay, or agree to pay with **Our** permission, included within the limit of liability for this section.

3. **We** will also cover **Your** personal representatives who may be entitled to cover under this section for any liability **You**, or **Your** personal representatives, may have. However, **You** and **Your** personal representatives must keep to the terms, conditions and exclusions of this section.

4. **We** will also cover **You** or **Your Immediate Family** for any legal liability as owner or occupier of the **Caravan** to compensate others if, following an accident during the **Period of Insurance**, someone dies, is injured, falls ill or has their property damaged.

5. **We** will pay up to £2,000,000 in connection with any one incident.

d. **We** will not pay if the liability is a result of **You** or anyone in **Your Immediate Family's** death, injury or illness.

What is not covered

- a. **We** will not cover public liability while **You** are towing the **Caravan** (this cover should be provided by the towing vehicle's insurance. Please check **Your** motor insurance and licence documents);
- b. **We** will not cover loss or damage to property **You, Your Immediate Family** or **Your** domestic employees own or are looking after;
- c. **We** will not cover loss or damage to property if it is insured elsewhere;



Settling Claims

1. The Caravan

We will either pay the cost of repairing the **Caravan** or if the **Caravan** is lost or damaged beyond economical repair (when the estimated repair cost is more than the replacement cost), **We** may settle the claim as follows:

a. New For Old Cover

If **You** have a total loss and the **Caravan** is five years old or less (taken from the date of manufacture) and **You** have been the only owner, **We** may replace the **Caravan** with a new caravan of the same make and model.

Your chosen sum insured (as shown on the **Schedule**) must cover the cost of a new **Caravan** of the same make and model. **You** must be able to provide proof of purchase.

b. Agreed Value

If **You** suffer a total loss and the **Caravan** is five years or less (taken from the year of manufacture), **We** may pay the purchase price paid by **You** if:

- i. **You** have purchased **Your Caravan** from a caravan dealer but **You** have not been the only owner, or
- ii. **You** have purchased **Your Caravan** from anybody other than a caravan dealer. **You** must be able to provide a valuation from a caravan dealer showing the original purchase price paid by **You** which reflects the market value of the **Caravan**.

Our liability shall not exceed the purchase price paid by **You**. **You** must be able to provide proof of purchase which reflects the market value of the **Caravan**. **Your** sums insured must cover the original purchase price paid by **You**.

c. Market Value

If neither a.) or b.) above apply, **We** may pay the current market value of the **Caravan** at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), taking into account the age of the **Caravan** and

any deduction to reflect its condition before the accident.

Your chosen sum insured (shown in the **Schedule**) must cover the cost of the current market value of the **Caravan** and is the maximum amount **We** will pay.

2. The Contents

We will pay the cost of repairing damaged items or pay the cost of replacing lost or damaged items with items of similar quality. The **Contents** sum insured as shown on **Your Schedule** is the maximum amount **We** will pay.

We may deduct an amount for wear, tear, and loss in value to Contents as follows:

Amount deductible	Age of Contents
10%	12 – 24 months
15%	25 – 36 months
20%	37 – 48 months
25%	49+ months

3. The Sums Insured

If the sums insured on the **Caravan** and **Contents** at the time of loss or damage are less than the cost of replacing it **You** will have to pay **Your** share of the claim.

This means that **We** need only pay X percentage of what **We** would have had to pay under the terms of the insurance:

$$X = \frac{\text{Premium Actually Charged}}{\text{Higher Premium}} \times 100$$



General Exclusions

We will not pay for loss or damage:

1. To tyres unless caused by an insured peril;
2. As a result of road traffic accidents if the **Caravan** is not roadworthy;
3. To generators or as a result of using generators;
4. Or any legal liability or bodily injury caused by, or which are the result of;
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
 - b. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

We will not pay for loss or damage caused by:

1. Faulty workmanship, faulty design or using faulty materials;
2. Repairing, restoring, renovating, cleaning or dyeing;
3. Electrical or mechanical failure or breakdown;
4. Wear, tear, loss of value or any expense or costs that are indirectly caused by the insured peril;
5. Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
6. Water damage as a result of water leaking in through windows, doors, ventilators, body joints or seals;
7. Chewing, scratching, tearing or fouling by animals;
8. Deception, unless deception is used only to gain access or entry to the **Caravan**;
9. Any loss, damage or liability caused by war, invasion, revolution, terrorism or any similar event;
10. Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
11. **You** towing **Your Caravan** if **Your Caravan** weighs more than 100% of the towing vehicle's kerb weight;

12. Any loss or damage as a result of anything which happens gradually. **Your** policy is not a maintenance contract. **You** must take all steps to prevent or reduce loss or damage to the **Caravan** and **Contents**.

We will not pay:

1. The first £100 of each claim, unless the loss or damage happened whilst the **Caravan** was stored or permanently parked at a **CaSSOA** registered site;
2. More than £250 for any one single item insured under **Contents**;
3. The cost of replacing any undamaged item, or parts of items, forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a bespoke part and replacements cannot be matched;
4. For loss, damage or legal liability as result of the **Caravan** being loaned, leased or hired to any other person other than **Your Immediate Family**;
5. For loss or damage if the **Caravan** is being used as a **Permanent Residence**;
6. For loss, damage or legal liability which happens while the **Caravan** is being used in connection with any trade, business or profession;
7. For loss or damage which happens before the start of this policy;
8. For loss or damage caused deliberately by **You** or **Your Immediate Family**;
9. For loss or damage if **You** have not notified **Your Insurance Broker** of any changes to the **Storage Address** or security arrangements of the **Caravan**;
10. For loss, damage, liability or expense caused by or contributed to, or which is a result of, the use or operation, for causing harm, of any computer, computer system, computer software programme malicious code, Computer Virus or process or any other electronic system.



General Conditions

You must keep to the terms and conditions of this policy;

1. Whenever the **Caravan** is left **Unattended** and detached from the towing vehicle, **You** must make sure it cannot be moved by fitting a wheel clamp / wheel lock and a hitch lock. If it is a twin axle **Caravan** both axles must have a wheel clamp / wheel lock fitted. If it is left **Unattended** while attached to the towing vehicle **You** must fit a wheel clamp / wheel lock. If it is a twin axle **Caravan** both axles must have a wheel clamp / wheel lock fitted;
2. **You** must maintain the **Caravan** in a sound, roadworthy condition and keep it in a good state of repair;
3. **You** must not leave awnings up and attached to the **Caravan** unless it is **In Use**;
4. **You** must tell **Your Insurance Broker** immediately of any changes in **Your** circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If **You** do not, **Your** claim might not be paid;
5. If any claim made by **You** or anyone acting on **Your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **We** may:
 - not pay **Your** claim; and
 - recover (from **You**) any payments **We** have already made in respect of that claim; and
 - terminate **Your** insurance from the time of the fraudulent act; and
 - inform the police of the fraudulent act.

If **Your** insurance is terminated from the time of the fraudulent act, **We** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

6. If **Your Caravan** is deemed beyond economical repair (when the estimated repair cost is more than the replacement cost) during the **Period of Insurance**, all cover will end from the date of the loss (the date the claim happened) and **We** will take any premiums **You** owe from any amount **We** pay for **Your** claim;
7. A serial, VIN or chassis number must be

- provided for pre-1992 **Caravans** in the event of a claim. For post-1992 **Caravans**, **You** will need to provide **Us** with the CRiS (Caravan Registration and Identification Scheme) number. **We** will be unable to deal with a claim unless **We** have this identification number. **You** will be required to provide the CRiS registration document, in **Your** name, in the event of a total loss of the Caravan. Do not keep the CRiS document in **Your Caravan**;
8. Under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English law;
 9. **We** will not provide cover and will not be liable to pay any claim or provide any benefit under this insurance if providing the cover, payment of the claim or providing the benefit would expose **Us** 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.
 10. The language of this Policy and all communication relating to it will be in English.



Claims Procedure and Conditions

If You want to make a claim, please contact the **Claims Administrator**, detailed in **Your Schedule**, who will provide You with a claim form:

When making a claim please provide **Your** policy number. When **You** become aware of an event which is likely to result in a claim under this policy:

1. **You** must:

- a. Give full details of the injury, loss or damage as soon as possible and, whatever happens, within:
 - Seven (7) days if caused by riot or civil commotion; or
 - Thirty (30) days if it is caused by anything else.
- b. Tell the police immediately and get a crime reference number if loss or damage has been caused by theft, attempted theft or malicious damage or vandalism and help **Us** get back and identify the property;
- c. Immediately send the **Claims Administrator** every letter, claim, writ or summons without answering them;
- d. Give, at **Your** own expense, all reports, certificates, plans, specifications, quantities information and help the **Claims Administrator** ask for;
- e. Give the **Claims Administrator** all information and evidence, including written estimates and proof of ownership and value, that they ask for. **You** must pay any costs involved in doing this.

2. **You** must not:

- a. Leave any property for **Us** to deal with, unless **We** ask **You** to do so;
- b. Get rid of any damaged items until **We** have had the chance to inspect them;
- c. Repair any damaged items until **We** have had the chance to inspect them;
- d. Agree that **You** are responsible for anything or promise to make a payment without **Our** permission.

3. **We** may do the following:

- a. Keep the insured property and deal with the salvage .
- b. Negotiate, defend or settle (in **Your** name and on **Your** behalf) any claim made against **You**;
- c. Prosecute (in **Your** name for **Our** own benefit), any other person in respect of any amount **We** have paid or must pay;
- d. Appoint a loss adjuster to deal with the claim.

4. **You** may do the following:

Carry out temporary emergency repairs to fix the **Caravan** following damage caused by an insured peril. This is limited to the following:

Necessary boarding up following damage to windows, doors, fan lights and skylights to make the **Caravan** secure.

Agreeing to pay for any such temporary repair will always be based on the terms and conditions of the policy.

5. **Our** rights:

- a. **We** may take, or ask **You** to take, any action necessary to get back, from anyone else, any costs **We** have to pay under this policy. **We** may do this before or after **We** pay **Your** claim;
- b. **We** may take over the defence or settlement of a claim against **You** by another person.

6. Contribution - other insurances

If **You** have any other insurance policies which cover the same loss, damage or liability as this policy, **We** will pay only **Our** share of the claim.



Cancellations

Our Cancellation Rights

We will cancel **Your** policy during the **Period of Insurance** if:

- **You** commit fraud;
- **You** are abusive or threatening towards **Our** or Cedar Underwriting staff;
- **You** do not pay the premium; in which case **Your** Policy will be cancelled immediately;
- **You** do not cooperate, or **You** fail to supply information / documentation; or
- the risk changes and it is no longer appropriate to offer cover.

If **We** cancel the Policy, and **You** have not made a claim during the current **Period of Insurance**, **Your Insurance Broker** will refund the premium for any remaining period of cover.

Your Cancellation Rights

You have the right to cancel the cover within 14 days from the start/ renewal of cover or when **Your** policy documentation arrives, whichever is the latest (this period is referred to as the “cooling off period”).

If **You** want to cancel **Your** policy **You** should contact **Your Insurance Broker** and, as long as **You** have not made a claim during the current **Period of Insurance**, **Your Insurance Broker** will refund the premium. No return of premium will be given if a claim has taken place during the cooling off period.

You can also cancel this insurance at any time during the **Period of Insurance** by contacting **Your Insurance Broker**. If **You** cancel the Policy, and **You** have not made a claim during the current **Period of Insurance**, **Your Insurance Broker** will refund the premium for any remaining **Period of Insurance**. Please note that **Your Insurance Broker** may charge a cancellation fee. Please refer to **Your Schedule** and Terms of Business Agreement for further information on what these charges are. No return premium will be given if a claim has happened during the **Period of Insurance**.



Complaints Procedure

We aim to provide a high level of service at all times. However, we understand that there may be occasions where you don't feel we have delivered the level of service you expect. If you wish to make a complaint:

IF YOUR COMPLAINT IS ABOUT HOW YOUR POLICY WAS SOLD TO YOU

If **You** have a query or complaint regarding the way the policy was sold, or the administration of **Your** policy, **You** should refer to **Your Insurance Broker** who sold the policy to **You**.

IF YOUR COMPLAINT IS ABOUT THIS POLICY OR CEDAR UNDERWRITING

If **You** wish to make a complaint about this Policy or Cedar Underwriting, please contact:

Cedar Underwriting Limited
First Floor Offices
Barberry House, 4 Harbour Buildings
Waterfront West, Brierley Hill
DY5 1LN

Telephone Number: 0800 612 0344
Email: complaints@cedarunderwriting.co.uk

A copy of Cedar Underwritings' complaints procedure can be viewed at www.cedarunderwriting.co.uk or a copy can be provided on request.

IF YOUR COMPLAINT IS ABOUT YOUR CLAIM

If **You** wish to make a complaint about **Your** claim, please contact:

CP Adjusting Ltd,
Queen Charlotte House
Queen Charlotte Street,
Bristol, BS1 4HQ

Telephone Number: 0117 929 9255
Email: bristol@cpadjusting.com

What happens next?

CP adjusting or Cedar Underwriting will aim to

resolve **Your** complaint within three business days following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if **Your** complaint is resolved.

If CP adjusting or Cedar Underwriting are not able to resolve **Your** complaint within three business days, they will send **You** a letter, explaining who **Your** complaint will be handled by and they will provide either:

- within four weeks if they are not able to provide a final response letter/email, a holding letter/email confirming when they anticipate they will have concluded their investigation.
- Within 8 weeks, a final response letter/email explaining the outcome of the investigation, the reason for it and the next steps.

Referring your complaint to the Financial Ombudsman Service (FOS)

If **You** are unhappy with CP Adjusting or Cedar Underwriting response to **Your** complaint, or **You** have not received a response within 8 weeks of the date they received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service, who can review complaints from 'eligible complainants', but **You** must do so within 6 months of receiving their final response. Further information can be found at:

www.financial-ombudsman.org.uk

The Financial Ombudsman Service exists to help resolve complaints when they have not been resolved to **Your** satisfaction. The service the FOS provide is free and impartial. Their contact details are as follows:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square London,
E14 9SR

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landline) or 0300 123 9123 (Calls to this number cost no more than calls to 01 and 02 numbers).



Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal rights.