



**Crusader Touring Caravan and
Trailer Tent Insurance – Lite Policy**

Introduction

We would like to thank **You** for taking out **Touring Caravan and Trailer Tent** insurance through Crusader Direct Leisure Vehicle Insurance ("**Crusader**") and to welcome **You** as a valued customer.

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

Your policy is underwritten by Groupama Insurance Company Limited. In arranging your caravan, trailer tent insurance **Crusader** coordinates with 4site who acts on behalf of Groupama Insurance Company Limited. Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority ("FSA") and is a Member of the Association of British Insurers ("ABI"). Groupama Insurance Company Limited registered address is: Groupama House, 24-26 Minories, London EC3N 1DE (Co. Registration no. 995253).

Crusader Insurance is a trading name of Lowdham Leisureworld, who are an Appointed Representative of ITC Compliance Ltd, who are authorised and regulated by the FSA and 4site is a trading name of Vantage Insurance Services Limited ("VISL"). ITC Compliance Ltd and VISL are authorised and regulated by the Financial Services Authority ("FSA").

ITC Compliance Limited's registered address is 1 Charnwood House, Marsh Road, Bristol BS3 2NA. Registered in England (FSA Registered No. 313486).

VISL's registered address is 7 Birchin Lane, London EC3V 9BW. Registered in England (Registered Company No. 3441136).

Yours sincerely,

Crusader Direct Leisure Vehicle Insurance

Lowdham Leisureworld,
Lowdham Road,
Gunthorpe,
Nottinghamshire.
NG14 7ES
Tel: 0844 847 4460

Customer Service

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

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

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

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

Complaints:

Should an occasion ever arise when **You** feel this objective has not been met then please initially contact: Sylvia Hull at **Crusader**, Lowdham Leisureworld, Lowdham Road, Gunthorpe, Nottinghamshire, NG14 7ES or telephone 0844 847 4460. On receiving **Your** complaint we will send a full response within 5 working days or tell **You** within that time when **You** can expect a response.

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

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

Financial Services Compensation Scheme:

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

Cancellation:

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

Definitions

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

Crusader, We, Us The administrators of the Scheme

Approved Security Device An AL-KO Secure Wheel Lock manufactured after 2005 or a Phantom Pro-Active Tracker. Either device must be fitted in accordance with the manufacturers' instructions and operating at the time of the **Incident** in order to qualify as an **Approved Security Device**. In the case of twin-axle caravans, the AL-KO Secure Wheel Lock must be fitted to both wheels on the same side.

Caravan The structure, fixtures and fittings and integral furniture and **Furnishings** of the **Caravan**, folding **Caravan**, folding camper or trailer tent, as stated in **Your Schedule of Insurance**.

Contents and Personal Effects Bedding, linen, luggage, general household goods, portable television sets, audio equipment, and personal possessions belonging to **You** or **Your Family**. This does not include **Money** or **Valuables**.

Equipment Awnings, toilet tents, refrigerators, gas bottles, batteries, security devices, stabilisers, generators, satellite dish, solar panels, aquaroll, air conditioning units.

Excess The **Excess** is the first amount of any one claim (for each separate incident) that **You** pay. The **Excess** amount depends on the nature of the claim as shown below:

<i>Nature of Claim</i>	<i>Excess Amount</i>
All Claims under either Section 4 or Section 6	NIL

All other claims if **Your Caravan** is a trailer tent, a folding **Caravan** or a folding camper. £75

If Your Caravan is not a trailer tent, folding Caravan or a folding camper the following will apply:

Claims for theft of **Your Caravan** when it is stored at **Home** or **Temporarily Unattended**

- A) When a wheel clamp and hitchlock are in force. (If **Your Caravan's** hitch is locked to a car tow bar, **We** will accept this as a hitchlock) £100
- B) When an **Approved Security Device** is fitted and operating in accordance with the manufacturers recommendations £100
- C) When **Your Caravan** is unattended without an **Approved Security Device** and a wheel clamp and hitchlock are not in force. £250
 Claims for theft of **Your Caravan** when it is stored away from home unless it is in a **Secure Location** 10% of a claim settlement subject to a minimum of £500
 All other claims for **Caravans, Contents and Personal Effects and Camping Equipment** £100

Family **Your** spouse or partner and children, including foster children.

Furnishings Soft furnishings such as upholstery, curtains and carpets as well as appliances such as fridges, freezers and cookers.

Home The house where **You** reside and the surrounding private land but excluding any area where the right of way is not restricted to **Your** exclusive use.

Incident A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.

Insurers The Underwriters who are **Your Insurers** as set out in **Your Schedule of Insurance**

Market Value The cost, at the date the **Incident** occurred, of a used replacement of the same age and condition after taking into account wear, tear and depreciation.

Money **Money** of any kind, including cash, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.

Period of Insurance The length of time, shown on **Your Schedule of Insurance**, during which cover applies.

Premium The payment **You** make, shown in **Your Schedule of Insurance**, in return for **Insurers** giving **You** insurance.

Schedule of Insurance The document providing evidence of **Your** contract of insurance with the **Insurers**. It includes **Your** name, address, **Premium**, make of **Caravan**, the sum insured and **Period of Insurance**.

Secure Location A storage site registered by CaSSOA and meeting their Gold or Silver standard or securely locked compound with a clearly defined perimeter that identifies the site as a private area and restricts unauthorised access and has CCTV surveillance, security lighting and daily supervision and inspection or a location that has been approved by **Us** in writing.

Statement of Fact The **Statement of Fact** shows **Your** personal details and unit details supplied by **You** on which **Insurers** have based this insurance.

Temporarily Unattended When **You** are not with **Your Caravan** and it is not in storage.

Third Party Any person other than a member of **Your Family** or an employee of **You** or **Your Family**.

United Kingdom England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.

Valuables Jewellery, gold, silver, precious and non precious stones and metals, watches, furs, cameras, camcorders and accessories, photographic equipment and binoculars.

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

The Cover

Territorial Limits

Cover is provided when the **Caravan** is in the **United Kingdom** only.

Section 1- Caravan or Trailer Tent and Equipment

This section covers:

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

Your Caravan and **Equipment** is insured on a **Market Value basis**.

Note: Make sure **Your** sum insured reflects the value of a used replacement **Caravan** of the same age and condition because **Insurers** will not pay more than the sum insured.

2. In the event of an **Incident** the cost of removing the **Caravan** if disabled to the nearest garage, repairer or place of safekeeping.
3. In the event of an **Incident** the reasonable and necessary storage charges whilst awaiting repair or disposal but excluding normal place of storage and as agreed by **Us**.
4. **Your** reasonable mileage costs for **You** to collect **Your Caravan** following an insured repair, but only for incidents occurring in the UK and only to **Your Home** address in the UK.

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

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

Please also see the Exclusions to Sections 1 and 2 and the General Exclusions.

Section 2 - Contents and Personal Effects

This section covers:

Physical loss or damage to **Your** and **Your Family's Contents and Personal Effects** whilst contained in the **Caravan** or in a vehicle towing **Your Caravan**. **Insurers** will pay for the replacement value of **Your Contents and Personal Effects**, on a **Market Value** basis, or the cost of repair, subject to:

- a) The amount not exceeding the **Contents and Personal Effects** sum insured shown in **Your Schedule of Insurance**.
- b) No one item taken on its own being insured at a value of more than £250.

Please also see the Exclusions to Sections 1 and 2 and the General Exclusions.

Exclusions to Sections 1 and 2

What is not covered:

1. The **Excess**
2. Depreciation, deterioration, manufacturing defects, general wear and tear, damage by moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.
3. Mechanical, electronic or electrical breakdown, failure or damage.
4. Damage to tyres resulting from an insured **Incident** to the **Caravan** or by vandalism.
5. Loss of or damage to any of the following: **Money, Valuables**, documents, contact lenses, spectacles, motor driven vehicles of any kind or their accessories, mobile telephones, satellite navigation systems, computers and any associated software or by hardware devices, any personal audio or visual entertainment devices, cycles or any type of waterborne craft.

6. Theft from the **Caravan** unless forcible and violent means are used to gain entry.
7. Where a claim for damage results in the **Caravan** needing new parts, **Equipment** or accessories and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, **Equipment** or accessory together with the appropriate fitting charge.
8. Any claim which arises from deception, or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument.
9. Any claim arising out of the cessation of business, liquidation, insolvency, or bankruptcy of a caravan dealer or agent.
10. Theft or accidental loss from tents, awnings or toilet tents.
11. Loss or damage to tents, awnings or toilet tents when these are left erected and unattended for more than 4 days in succession.
12. Inflatable dinghies that exceed 14 feet or 427 cm in length.
13. Any cost of replacing or repairing any undamaged parts of the **Contents** or **Furnishing** which form part of a pair or set or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.

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

Section 3 - Liability to the Public

This section covers:

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

1. accidental death, bodily injury or illness to a **Third Party**, or
2. accidental damage to a **Third Party's** property;

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

Insurers will pay:

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

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

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

Exclusions to Section 3

Insurers will not pay for:

1. Liability arising whilst the **Caravan** is being towed or as a result of becoming detached.
2. Damage to property owned by or in the custody of **You** or **Your Family**, an employee of **You** or **Your Family**, or any person to whom the **Caravan** is lent.
3. Liability for which compulsory insurance or security is required for any road traffic legislation.

Please also see the **General Exclusions**.

Section 4 - Loss of Use

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

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

Coverage under this section is limited to loss or damage to **Your Caravan** whilst **You** are away from **Home** on holiday with **Your Caravan** in the **United Kingdom**. Coverage is also provided if **You** are due to depart on a pre-booked holiday with **Your Caravan** and repair or replacement cannot be completed by the planned departure date, **You** having made all reasonable efforts to

have **Your Caravan** repaired or replaced. The maximum amount **Insurers** will pay is 5% per week of the sum insured shown in **Your Schedule of Insurance** not exceeding £250 in all, including VAT and other taxes.

Please also see the General Exclusions.

General Exclusions

Applicable to all sections of this policy

We will not pay for:

1. Any loss or damage arising
 - i) whilst the **Caravan** is being used for trade or business purposes,
 - ii) during speed testing, racing or pace-making.
2. Loss of use other than provided by Section 4 of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, or arising from:
 - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
 - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/or threat thereof by any person or group of

persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
6. Claims if they are covered by any other insurance.
7. Loss or damage or legal liability directly or indirectly arising from the caravan being loaned, leased or hired to any other person other **Your Family** unless agreed in writing by **Insurers**.
8. Any loss or damage which does not happen within the **Period of Insurance**.
9. Loss or damage caused deliberately by **You**

Disclosure

You must immediately inform **Us** of:

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

Claims

Claims Department's phone number
01784 484606

Claims Department's fax number
01784 484610

1. Claims Procedure.

- i) **You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as reasonably possible. A completed claim form must be returned within 30 days of discovery of the **Incident**. If **You** experience difficulty in obtaining estimates these may be provided separately.
- ii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.
- iii) **You** must send copies of every letter writ or document to **Us** immediately upon receipt.
- iv) **You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- v) No property may be abandoned to the **Insurers**.

2. Small Claims.

In the event of damage to **Your Caravan** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form. Claims will be subject to the conditions set out in this policy.

Conditions

Applicable to all sections of this Policy

1. Observance of Terms

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

2. Reasonable Precautions

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

3. Fraud

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

4. Total Loss

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

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

5. Rights under Contract

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

6. Cancellation

- i.) The **Insurers** can cancel this insurance by giving not less than thirty days notice in writing to **You** at **Your** last known address and the **Premium** hereon shall be adjusted on the basis of the **Insurers** retaining pro rata **Premium**. Notice shall be deemed to be duly received if such notice has been given out by post in a pre-paid and properly addressed envelope.
- ii.) Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for time on risk for which **You** have been covered and a cancellation charge of up to £15 will be applied. If **You** have made a claim any **Premium** return will be discretionary.
- iii.) Cancellation must be notified to **Us** in writing by the policyholder.

7. CRIS registration

It is a condition of cover against theft of **Your Caravan** that it is correctly CRIS registered in **Your** name within 60 days of the start of cover.

Law Applicable to Contract

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

Insurers' Rights

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

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

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

- Consider placing an easily recognisable sticker or mark in a discrete place to assist in the identifying of **Your Caravan** following its theft.
- Fit a time switch. If you're out after dark, lights on in **Your Caravan** will make it look occupied and can deter opportunist thieves.
- Don't leave **Valuables** such as jewellery in **Your Caravan** as they are not insured by this policy.
- Never leave Your CRIS documents or documentation relating to its purchase in **Your Caravan** as these help prove **Your** ownership of **Your Caravan**.

Care and Protection

Your Caravan is vulnerable everywhere, even if You are only stopping for a short time in a lay-by or at a motorway service station, it's important to protect it!

- Fit an **Approved Security Device** or wheel clamps, hitchlocks and alarms and use them whenever possible.
- Gas cylinders are always an inviting target to a thief. Padlock them to fixing clamps on older **Caravans** so they can't be removed and keep gas compartments locked on newer models.
- If **You** are choosing a storage site don't just look at the price. Check to see that it offers good security and meets our definition of a **Secure Location**
- Always close and lock doors and windows when **You** leave **Your Caravan** - even if it's just for a short time. Thieves don't need long to go through a **Caravan**, and their job is made simpler if they can get in easily.
- Fit a special **Caravan** deadlock to the door, and make sure **You** use it. Then thieves can't just smash a window and turn the door handle.
- Remove all **Your** personal belongings, documents and **Contents** when **You** are not using **Your Caravan**. Leave cupboard doors and curtains open - thieves can be put off by a **Caravan** that is obviously empty.
- Remove soft **Furnishings** whilst in storage as these are often stolen to order, especially on older **Caravans**.
- Get a special number - such as **Your** CRIS number - etched on all **Your** windows. The prospect of having to replace all the windows to avoid suspicion may deter thieves.