

GENERAL NOTES

Disclosing material facts

You are obliged to inform **us** of any **material fact** that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

Policy term

Policy term is as agreed and stipulated in the **policy schedule** and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the **policy schedule**. This type of policy automatically renews annually.

Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Renewals

These terms and conditions include a provision that **your** insurance cover will automatically renew at the end of the insured term unless **you** specifically tell **us** that **you** do not wish for **your** insurance to renew.

By agreeing to these terms and conditions, **you** are also confirming that upon each renewal of **your** policy, unless **you** tell **us** otherwise, **you** want **us** to make the following changes to the terms of **your** insurance:

- (a) Such changes as **we** believe, in good faith:
 - (i) are appropriate for the type of policy **you** hold with **us**; and
 - (ii) will produce an overall benefit for **you**.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which **your** policy provides, and associated changes to the cost of insurance.

- (b) Such other changes which **we** believe, in good faith, **we** have a valid reason to make. Those changes may include:
 - (i) changes made to clarify the terms of the policy;
 - (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
 - (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes **you** may not want **us** to make those changes, and **we** explain below the protections **we** will put in place to ensure that **you** have an opportunity to consider those changes and to refuse them, should **you** wish to do so, before **your** insurance is renewed.

We will always provide **you** with full written details of any changes which **we** intend to make to the terms of **your** insurance cover at least 21 days before **your** policy is due for renewal, which is when those changes would be due to take effect. **We** will not be entitled to make any changes unless **we** provide **you** with those details within that time-frame.

You will then have the right to tell **us**, within 14 days of receiving those written details, that **you** do not wish **your** policy to be changed in the manner notified to **you**. If **you** exercise that right, **we** will give **you** the opportunity to either:

- (a) renew **your** policy without any changes;
- (b) renew **your** policy subject to any alternative changes which **we** may offer to **you**; or
- (c) not renew **your** policy at all.

You can also cancel **your** policy at any time in any case. Full details relating to **your** cancellation rights are set out in the policy terms.

INTRODUCTION

We have pleasure introducing this insurance policy from E&L, for people who own **caravans**. Much careful research went into devising the policy. **We** hope **you** will be pleased with the level of cover and the service **we** are offering.

The policy sets out the cover **we** provide. Please read the policy as soon as **you** receive it. If **you** do not keep to the conditions, **your** policy could become void or **we** may not be able to accept liability for a claim. If **you** are not entirely happy with the policy, please return it to **us** within 14 days without making a claim. **We** will then cancel the policy and refund the whole of **your** premium.

We only insure **you** when **we** accept a satisfactory proposal form and issue a schedule, and when **you** have paid **us** the correct premium before the start date of the **period of insurance** or within 28 days if **we** allow a credit period to an agent. If **we** are told about any claims under the policy in any **period of insurance**, **we** will not have to return any part of the premium for that period.

The proposal form **you** fill in is the basis of this contract. **We** provide insurance under the policy for those specific sections in the schedule or any endorsement. **We** as the insurer and **you**, as the insured, are entitled to choose the law applicable to this contract of insurance. **We** propose English law and in the absence of any agreement to the contrary, English law will apply.

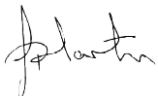
The **policy schedule** is important. It lists the cover **you** have chosen, it is proof of **your** insurance and may be needed if **you** have a claim. **We** will not be liable for more than the limit of cover shown in the relevant part of the schedule. The policy depends on the warranties (promises), conditions and exclusions shown in it. **Your** agent will not be or become our agent for giving notice about any claims or any other matter. If **you** ask, **we** may agree to change any part of the policy.

GEOGRAPHICAL LIMITS

This policy does not cover any damage, loss or liability arising outside the United Kingdom, Channel Islands or Isle of Man, except as set out in Section 2.

This is a master policy wording showing all Sections of cover available for this type of insurance. Some sections of cover offered may not apply to **your** insurance. Please check **your policy schedule** to see what sections of cover are applicable to **your** insurance cover.

A policy **excess** applies to all sections of cover unless stated differently in the **policy schedule**.



Francis Martin
Chief Executive Officer
Signed on behalf of The Equine & Livestock Insurance Company Limited.

DEFINITIONS

Awning - A tent-like structure of fabric over a supporting framework, which can be attached to the side of a **Caravan**.

Caravan - the **caravan** specified in the **Policy Schedule** inclusive of fixtures, fittings, specified contents and accessories.

Excess - the amount **you** must pay towards each and every claim. If claims are made under more than one section of cover, an **excess** will apply to each section of cover under which a claim is made.

Immediate family - spouse or person living with **you**, children or parents.

Inexperienced driver - person responsible for driving the towing vehicle if within 1 year of first **caravan** ownership or usage.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review.

Period of insurance - for yearly policies a period of 365 days from the start of the policy or the last renewal; for monthly policies 28 days, unless agreed otherwise.

Policy Schedule - the document specifying the policyholder's details and level of cover provided.

Total Loss - where the cost of repair of the Insured Item to E&L is more than the sum insured (less deductions).

We - Equine & Livestock Insurance Co Ltd.

Working Farm- A farm where in some capacity the land is used for crop production and or livestock.

You - the person(s) named in the **policy schedule**

SECTION 1 - CARAVAN, CARAVAN EQUIPMENT, PERSONAL EFFECTS AND AWNING

Cover

In the event of accidental damage, fire, flood, storm or theft to the **caravan we** will pay up to 100% of the **caravan** sum insured or market value, whichever is less

In the event of accidental damage, fire, flood, storm or theft to the **caravan** contents/accessories specified on **your policy schedule**. Settlement is limited to a maximum of the **caravan** sum insured value.

In the event of accidental damage, fire or theft to the specified **awning** where it is:

- (a) attached to the **caravan**; or
- (b) unattached and placed within a totally enclosed and safe building which has a patent 5 lever mortice deadlock and patent window locks; or
- (c) unattached and placed completely out of sight in an enclosed space inside the **caravan**.

Settlement for claims as a result of accidental damage, fire, flood, storm or theft to:

- (a) specified **caravan** contents/accessories will be based upon the cost price less depreciation, or sum insured/market value if less.
- (b) external **caravan** panels may be subject to depreciation if there is evidence of wear and tear, such as dents or stress fractures.

New for old

If the **caravan** is totally destroyed or stolen within the new for old period stipulated in schedule, i.e. manufacturers date, replacement will be based on the sum insured value or new market value if less.

SECTION 2 - EUROPEAN USE

Cover

This insurance lasts up to 90 days per occasion, up to a maximum total in a year of 260 days while the insured **caravan** is on the continent of Europe (including sea crossings).

We cover **you** against liability for enforced payment of customs duty following temporary importation of the insured **caravan** into any country in Europe, as a result of loss or damage insured under Section 1.

SECTION 3 - RECOVERY AND DELIVERY COSTS

Cover

Applies to mainland UK only. **We** cover:

- The reasonable cost of removal of the **caravan** to the nearest suitable repairer, if disabled by loss or damage as detailed under Section 1.
- The reasonable cost of redelivery of the caravan,

after repair, to the **caravan** location specified on the **policy schedule**.

SECTION 4 - HOTEL ACCOMODATION AND REPLACEMENT HIRE

Cover

If the **caravan** becomes uninhabitable while away from the **caravan** location specified on the **policy schedule** for more than 24 hours because of loss or damage covered under section 1, **we** cover **you** for the amount specified in the **policy schedule** for the reasonable cost **you** incur of alternative accommodation or the hire of a **caravan** similar to **yours**.

Cover can be extended, on payment of a small additional premium, to include theft or damage occurring before the start of a holiday that cannot be repaired or replaced before the planned holiday.

Exclusions applying to sections 1 to 4

1. Trailer tents or tourers of non-rigid construction.
2. Loss caused by solid fuel, oil stoves, heating etc.
3. Depreciation, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause, or any gradually operating process or deliberate damage by **you**, a relation, agent, employee or licensee or guest (paying or otherwise) occupant, user, friend or landlord.
4. Jewellery, gold, silver, watches, furs, photographic equipment, audio-visual equipment including TVs etc., mobile phones, computers, software collections, business tools, equipment, books, documents, instruments, cash, cheques, credit cards or the like.
5. Loss or damage to tyres, however caused.
6. Loss due to delay or detention by the authorities.
7. Accidental loss or theft from **awnings** or toilet tents.
8. Accidental damage to **awnings** and tents caused by weather conditions.
9. Loss from theft or attempted theft if the specified security requirements are not adhered to.
10. Any unspecified contents or accessories.
11. Loss due to theft or attempted theft if not following forcible and violent entry or exit; or if the loss occurs at an unknown place; or if the loss is from the Residential Property specified on the **Policy Schedule** and cannot be identified as occurring within a defined 24-hour period.
12. Loss of or damage to contents (except for standard caravanning equipment - e.g. water containers, batteries) if not removed from the **caravan** while it is not in use or when the site is closed for holiday occupation.
13. Damage to **caravan** while being loaded or

unloaded from ships unless the vehicle towing the **caravan** is driven by **you**.

14. Loss or damage to china, glass or porcelain.

SECTION 5 - DRIVER COVER

Cover

We cover **you** up to the amount stated in the schedule for:

- The cost of standard class rail fares in mainland UK for **you** to return to **your** home address, if while **you** are on tour the driver of the towing vehicle becomes ill and no other member of **your** party is able to drive.
- The reasonable cost of returning **your** car and **caravan** to **your** home address.

Exclusions

1. Any illness or injury occurring before **your** journey began.

SECTION 6 - PERSONAL ACCIDENT

Cover

We cover **you** in the event of death following an accident while **you** are maneuvering the **caravan**, up to the amount stated in the **policy schedule**. Payment will be made to the Executor or Administrator of **your** estate.

Exclusions

1. Death not occurring within 90 days and as a direct result of the incident causing the injury.
2. Any person over the age of 75 or under 18.
3. Any person under the influence of alcohol or drugs.
4. Death as a result of the insured engaging in a military service, racing of any kind, competitions or any hazardous pursuits.
5. Death as a result of suicide or intentional self-injury.
6. Death as a result of pregnancy, childbirth, physical defect, insanity, infirmity or medical condition unless **we** have been told about this and have accepted it in writing.

SECTION 7 - PUBLIC LIABILITY

Cover

We insure **you** up to the amount specified in the schedule in respect of:-

- amounts **you** become legally liable to pay and/or
- costs and expenses of defending litigation incurred with our written consent

for claims made against **you** for death or bodily injury or loss or damage to property arising from one event

or all events of a series consequent on one original cause happening during the **period of insurance** and caused by or through **your** use of the **caravan** specified in the **policy schedule**.

Conditions

1. **You** must not admit responsibility, offer, promise, pay or agree any claim or negotiate with any other persons following an incident.
2. **You** must inform **us** immediately of any impending prosecution inquest or fatal injury inquiry or civil proceedings. **You** must send **us** every piece of correspondence and document **you** receive without replying to it.
3.
 - (a) **You** must allow **us** to take over and conduct in **your** name the defence or settlement of any claim for our own benefit;
 - (b) **You** must allow **us** to take proceedings in **your** name, at our own expense and for our own benefit, to recover compensation or secure an indemnity from any third party; **you** shall give all information and assistance **we** require.
4.
 - (a) For any claim or series of claims **we** may at any time pay **you** the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
 - (b) **We** will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment; up to the limit of the indemnity specified in the **policy schedule**.

Exclusions

This policy shall not apply to liability in respect of:-

1. Death or bodily injury, loss or damage to property sustained in connection with **your** carrying on of any trade, business or profession or use of the insured **caravan** for hire or reward.
2. Death or bodily injury to **you**, any person handling the insured **caravan** with **your** permission or consent, any member of **your immediate family**, **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, guest, employer or any person with whom **you** have a contractual or business relationship.
3. Loss or damage to any property owned, held in trust, in the charge of or under the control of **you**, any person handling the insured **caravan** with **your** permission or consent, any member of **your immediate family**, **your** agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with **you**, guest, employer or any person with whom **you** have a contractual or business relationship.
4. Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than

caused by a sudden and unexpected incident which takes place in its entirety at a specific time.

5. Any event which results from **your** deliberate act or omission and which could reasonably have been expected by **you** having regards to the nature and circumstances of such act or omission.
6. Death or bodily injury, loss or damage to property as a result of any person handling the insured **caravan** without **your** permission or consent.
7. Liability created by an agreement which would not have existed in the absence of that agreement.
8.
 - (a) Death or bodily injury, loss or damage to property sustained whilst the **caravan** is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.
 - (b) Death or bodily injury, loss or damage to property sustained due to any motor vehicle used to transport or tow the **caravan**.

SECTION 8 - FAMILY MEMBER COVER

Cover

This cover only applies if a detailed endorsement is shown on the **policy schedule** and **we** receive the appropriate premium. Cover under all sections would then include any relative of **yours** using **your caravan** for social purposes with **your** permission.

Exclusions

1. Any person 25 years old or less.
2. Any hired use.

CONDITIONS OF SETTLING CLAIMS

1. When **we** are told of a potential claim, **we** will need **you** to fill in the relevant claim forms. **We** cannot accept liability for a claim if these claim forms have not been returned to **us immediately**, and at most within 21 days.
2. For any claim, **we** may choose to repair, replace the property or pay the settlement figure.
3. All losses under Sections 1, 2, 3, 4 & 5 must be substantiated by dated receipts for the insured property or for any costs incurred.
4. **You** must provide all such information, explanations, proof of ownership and of loss and other such evidence as **we** may reasonably require.
5.
 - (a) Settlement for claims as a result of loss of, or damage to, specified contents/ accessories will be based upon the cost price less depreciation, or sum insured/market value if less.
 - (b) Settlement for claims as a result of loss or damage to external **caravan** panels may be subject to depreciation if wear and tear, such as

dents or stress fractures are evident.

- (c) Settlement for claims due to loss or damage to internal fixtures and fittings, e.g. upholstery, carpets, cookers, hobs and fridges will be subject to depreciation unless settlement falls within any applicable new for old period.
6. **You** must not dispose of any damaged items until **we** have had a chance to inspect them. **You** must not abandon salvaged items to **us**, unless **we** have instructed otherwise. Where the **caravan** is deemed by **us** to be a **total loss** or is stolen and a claim is paid, the **caravan** and any salvage will remain our property.
 7. Confirmation and proof of **your** holiday booking must be provided for claims under section 4.
 8. Loss or damage due to flooding unless daily inspections of the **caravan** and the **caravan** location specified in the **policy schedule** are carried out.
 9. Claims for accidental loss or damage while the **caravan** is being towed by an **inexperienced driver** are subject to a double **excess**.
 10. Claims for loss or damage at sites where 5 or more, **caravans** and/or motor homes are kept are subject to a double **excess**.

GENERAL CONDITIONS

1. **You** must take all reasonable steps to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.
2. Anyone claiming insurance under this policy must comply with its terms as far as they can apply.
3. Any mis-statement or omission or concealment of a **material fact** from the proposal for this insurance or any such mis-statement, omission or concealment at the time of renewal or claim shall render this policy void and no return of premium will be due.
4. How to claim: On discovering any loss, destruction or damage giving rise or likely to give rise to a claim under this policy, **you** must immediately notify and give full details to our head office: The Equine & Livestock Insurance Company Ltd, PO Box 100, York, YO26 9SZ. If **you** have not received acknowledgement from us within 14 days after **you** send them, **you** must send **us** the details again by recorded delivery. In the event of theft, attempted theft or malicious damage, **you** must notify the police immediately. **You** must do everything **you** reasonably can to get back stolen property. **You** must co-operate fully and truthfully to give **us** any information **we** may need.
5. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) **we** will not be liable for the whole claim. **We** will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.

6. **We** will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by **you** or someone acting on **your** behalf; someone caring for or in control of the insured property; or one of **your** relations, agents, employees, licensees, paying guests or someone living with **you**.
7. **You** must notify **us** as soon as possible of any change in circumstances relevant to this policy, including changes to storing location. Failure to do so may invalidate **your** policy. **We** reserve the right to alter the terms of **your** policy immediately **we** are notified of such changes.
8. If any insured item consists of articles in a pair or set, the policy will not cover more than the value of any particular part or parts that are lost, destroyed, or damaged. **We** do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.
9. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. The provision for arbitration adds to **your** legal rights and does not replace them.
10. If **you** pay **your** premiums by direct debit or credit card and **you** default on any payment, **we** will add a charge of £3.99 to **your** next payment.
11. For cover to be valid, it is a condition precedent of this policy that the insured **caravan** be located at one of the following security locations noted in the table below at all times and the security requirements of each location is met in full.
12. When **we** invite **you** to renew **your** policy **we** may, at our discretion alter premiums, cover, terms and conditions as **we** deem necessary for any reason including such factors as **your** item's age.
13. Upon completion of the repairs to **your caravan** and our receipt of the invoice and signed satisfaction note, **we** will issue settlement directly to the repairer unless specifically instructed otherwise in writing by **you**.

GENERAL EXCLUSIONS

1. This policy does not cover the following:
2. Business use, hiring or lending out unless specifically endorsed in the **Policy Schedule**.
3. Use of the **caravan** as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive days unless **we** have given prior agreement in writing and **you** have paid any additional premium.
4. Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques, drafts, bank notes or the like.
5. Use of insured property for anything except social,

- domestic or pleasure purposes.
6. **We** will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
 7. Any liability that arises only because of an agreement.
 8. Loss/depreciation resulting from reduction in the market value of any property covered under the policy.
 9. **Caravan** storage costs.
 10. If a claim for damage results in the **caravan** requiring new parts or accessories that are unobtainable or obsolete, any amount greater than the last known printed price list price of the accessory or part, together with fitting charge.
 11. Any loss occurring where the vehicle towing the **caravan** does not comply with the manufacturers recommendations.
 12. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.
 13. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war was declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs, military power or coup.
 14. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
 15. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
 16. **We** do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:
 - (a) Influenza or any derivation or variant thereof;
 - (b) arising from any fear or threat (whether actual or perceived) of such Influenza;
 - (c) any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Influenza.
 17. Any claims as a result of any notifiable disease.
 18. Any claim where the **caravan** is stored on a **working farm**.
 19. If **we** allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.

POLICY ALTERATION OR REINSTATEMENT AND DUPLICATE DOCUMENTS

If **you** wish to make a change to **your** policy after the first 14 days of policy inception or, if for any reason **we** reinstate **your** policy, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should **you** request additional copies of **your** policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

CANCELLATION RIGHTS

You can cancel at any time.

If **you** cancel within the first 14 days of policy inception, and no claim has been made, **you** will receive a full refund of any premium paid. If **you** have a monthly policy, cover will be cancelled with effect from the date **your** next policy premium is due.

If **you** have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If **you** have made a claim, **you** will not be entitled to any refund.

We may cancel this insurance at any time, in which case, **we** will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting **your** or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to **your** last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should **you** wish to alter **your** policy or cancel it please contact **our** office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300242971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If **you** have not received an acknowledgement from **us** within 14 days of sending details, **you** must post the details by recorded delivery.

If **you** wish to appeal against any decision regarding the administration of **your** policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If **you** wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **you** require any assistance with any aspect of **your** claim please contact **us** either by e-mail at claims@eandl.co.uk or by phone on 03300 243 438. If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to **our** Complaints Handling Procedure.

PREMIUM AND EXCESS REVIEW

1. The premium and **excess** for this policy is reviewed at least once a year.
2. When reviewing **your** premium and **excess we** will consider any future impact to one or more of the following.
 - (a) changes due to new information arising from **our** own experience suggesting that **our** future claims experience is likely to be better or worse than previously assumed. This information includes changes to the number and types of claims **we** expect to pay or changes to the average expected amount paid per claim.
 - (b) Changes due to new information arising from external sources such as general industry population or reinsurer experience suggesting that **our** future claims experience is likely to be better or worse than previously assumed.
 - (c) Changes due to legislative, tax or regulatory requirements such as:
 - (i) expenses related to providing the insurance
 - (ii) policies lapse rates which means the average time policies are held
 - (iii) interest rates
 - (iv) the cost of any legal or regulatory requirements
3. As a result of the premium and **excess** review, **your** premium and/or **excess** may go up, stay the same or go down and there is no limit to the amount of any change.
4. If **we** change **your** premium and/or **excess** and **you** do not wish to continue **your** cover, **you** should contact **us** to cancel.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **you** are unhappy with any aspect of **our** service and wish to make a formal complaint, please put **your**

complaint in writing and address **your** complaint to the Chief Executive Office. **We** will issue a response within 8 weeks from the date **we** receive **your** complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **you** do not receive satisfaction through **our** internal complaints handling procedure, **you** may refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the Chief Executive Office's response.

CONTACT INFORMATION

Please note that **our** preferred method of contacting **you** is by email (upon receipt of a valid e-mail address). **We** feel that contact by email is the quickest method of communication and using email rather than the post is kinder to the environment.

Quotations/Sales: t: 03300 243 254, f: 03300 242 971, e: quotes@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: t: 03300 243 438, f: 03300 242 971, e: claims@eandl.co.uk

Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

Existing Customers: t: 03300 243 360, f: 03300 242 971, e: policyadmin@eandl.co.uk

Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4pm

Affiliates/Brokers: t: 03300 243 229, f: 03300 242 971, e: broker@eandl.co.uk

Opening Hours: Mon to Fri 8.30am-5.00pm

The Equine & Livestock Insurance Co Limited
Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
Telephone: 03300 243 360 Fax: 03300 242 971
email: info@eandl.co.uk
<http://www.eandl.co.uk>

SECURITY REQUIREMENTS

Security Location:	Total Sum Insured:	W/C	H/L	S/L	Resp. Persons	Alarm	PIR Alarm or Locator
ON TOW	Any Sum Insured	✓	X	X	X	X	X
ON HOLIDAY	Any Sum Insured	✓	✓	X	X	X	X
CaSSOA	Any Sum Insured	Any storage site with the CaSSOA Bronze, Silver or Gold Award for security					
RESIDENTIAL PROPERTY	£1 - £9,999	✓	✓	X	X	X	X
	£10,000 - £14,999	✓	✓	✓	X	✓	X
	£15,000 +	✓	✓	✓	X	X	✓
COMPOUND	£1 - £9,999	✓	✓	✓	✓	X	X
	£10,000 - £14,999	✓	✓	✓	✓	✓	X
	£15,000 +	✓	✓	✓	✓	X	✓

Locations:-**ON TOW**

Attached to towing vehicle but not continually supervised.

ON HOLIDAY

Detached from towing vehicle and in 24-hour recreational use.

CaSSOA

Any storage site with CaSSOA Bronze, Silver or Gold Award for security.

RESIDENTIAL PROPERTY

Within the boundaries of a permanent, non-commercial, address as defined in the title deeds.

COMPOUND

Securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails or boards.

Key:-**Total Sum Insured**

Caravan Sum Insured + Total Contents/Accessories Insured (see specified contents/accessories list)

W/C

Proprietary Wheelclamp (high security integral lock projecting into the recessed well on the inside of the wheel)

H/L

Hitchlock (protecting the coupling bolts)

S/L

Security Lighting (with the sole and specific purpose of illuminating the insured caravan)

Responsible Persons

Mobile Security Patrol (independent security company whose sole purpose is to safeguard the compound) or Resident Caretaker/Owner/Operator whose permanent home is immediately adjacent to the sole access point

Alarm

External Audible Alarm

PIR Alarm

PIR Alarm (incorporating tilt and movement sensors)

Locator

GPS/GSM tracking device (Phantom Target, Phantom Target Pro-Active, Tracker Horizon or RAC TrackStar Plus)