

This insurance is provided by MB&G Insurance Services Limited which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No.82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance?

The static caravan insurance policy is designed to meet the demands and needs of static caravan owners who require insurance protection against the loss or damage of the static caravan and/or its contents; and associated costs such as alternative accommodation; removal; and site clearance. The policy provides a number of benefits to the policyholder and the policy itself, and its schedule, should be read carefully for the full terms of cover.



What is insured?

Your insurance policy and schedule shall provide full details of what is insured. In particular, the schedule shall confirm any optional elements of cover. The main features of cover are as follows:

- ✓ **Caravan:** Loss or damage to the Static Caravan (including standard fixtures and fittings, decking, skirting and verandas) due to accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.
- ✓ **(Optional) Caravan contents:** Loss or damage as a result of fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.
- ✓ **Additional costs:** The additional costs of removing the caravan to nearest repairer and returning it to the licenced holiday static caravan site including the disconnection and reconnection of services.
- ✓ **Alternative accommodation:** The cost of alternative accommodation to complete your holiday if your caravan becomes uninhabitable as a result of loss or damage that is covered by the policy
- ✓ **Replacement locks:** The cost of replacing the caravan locks following loss or theft of keys up to £250
- ✓ **Public Liability:** Cover up to £5million, (depending on the limit selected and showing on your schedule) to indemnify you against damages in respect of accidental:-
 - a) Bodily injury to any person
 - b) Damage to property



What is not insured?

Your insurance policy and schedule shall provide full details of the exclusions applicable to cover. The main exclusions are as follows:

- * Any loss or damage caused by:
 - a) Frost
 - b) Water seeping in through windows, doors, ventilators, body joints or seals
 - c) The escape of water or oil or the freezing of water in any fixed water or heating installation between 1st November and 15th March
- * Valuables (including but not restricted to: jewellery, watches, mobile phones, computers and tablets, pedal cycles, sporting/fishing equipment).
- * Accidental damage to caravan contents.
- * Loss or damage caused by wear and tear, rot, fungus, insects, vermin, domestic pets, any gradual operating cause
- * Any loss or damage whilst the caravan is being used as a permanent residence.
- * Any loss or damage where the caravan is being rented out.
- * Theft of caravan contents unless there is evidence of forcible and violent entry or exit to or from the caravan
- * Malicious damage or loss caused by you or your family or friends or a permitted occupant of your caravan
- * Any third-party liability.

Other exclusions may apply, see the Policy document for full details of all policy exclusions and conditions



Are there any restrictions on cover?

- ! Any claim settlement sum is limited to the sum insured figure set out on the policy schedule. This figure is subject to depreciation unless you have selected new for old cover as an optional extra.
- ! In respect of caravan contents insured; the policy shall not pay more than £1,000 in respect of any one item
- ! In respect of alternative accommodation, the policy shall not pay more than £75 including VAT per day; and shall not pay the costs of more than 15 days in total in any one period of insurance
- ! An excess is applicable in respect of each valid claim, which shall be deducted from the settlement sum
- ! The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used

Other restrictions apply, see terms and conditions for full details



What am I covered?

- ✓ The United Kingdom, the Channel Islands, and the Isle of Man
- ✓ The vehicle is also covered whilst outside the UK, Channel Islands, or Isle of Man if selected and showing on your Policy Schedule (Public Liability is not covered outside the UK, Channel Islands, or Isle of Man)



What are my obligations?

- You must provide us with honest, complete and accurate information throughout the life of the policy
- You must tell us immediately of any changes in circumstances or information which may affect the policy
- You must observe and fulfil the terms, conditions and clauses of this policy. Failure to do so could affect your ability to make a claim; or the amount of a claim capable of being paid.
- You must tell our claims handling agents as soon as possible about any event which may lead to a claim. Details of how to inform our claims handling agents are included within the policy.
- You must make payment of premium where such payments fall due. Failure to pay premium may result in cancellation of the policy and may prejudice your right to make a claim.
- You must notify the police in the event of any suspected theft or vandalism of your caravan or contents and you must obtain a crime reference number.
- You must take reasonable steps to minimise your own losses.
- You and your family and friends must take steps to prevent and minimise any loss or damage and maintain the items insured in good condition
- Provide reasonable cooperation to us in the event that we pursue a subrogated claim in your name against a third party.



When and how do I pay?

You pay for this insurance as a one-off payment by credit card, debit card, Pay Pal or a Premium Finance agreement at the beginning of the period of cover



When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period of 12 months.



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date You purchased the policy or when You received the policy documents if this is later.

We will refund any premium you have paid pro-rata for the time on cover, subject to any applicable administration fee charged by the administrator, as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time and receive a pro-rata refund of your premium based on the number of whole months of the original insurance period remaining, subject to an administration fee charged by the administrator.

All cancellations will need to be approved by MB&G Insurance.

(If you have selected and paid for documents to be posted to you, this is non-refundable within the cooling off period)

If you have a premium finance arrangement in place, please refer to the terms of the agreement with the finance provider.

If you cancel your policy with less than 6 months remaining, there will be no return of premium.