

Group
Insurance
Policy Document

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About Caravan Cover, the Club and the Group Insurance Policy

Caravan Cover is provided by The Caravan Club Limited, which oversees all aspects of **Caravan Cover** including the terms and conditions, pricing, claims handling and customer service.

The **Club** is a mutual organisation, which means it's effectively owned by its **members**. As such, it can offer a Discretionary Mutual **Caravan Cover** to anyone that's a **Club member**.

Caravan Cover is not insurance, and isn't regulated by the Financial Conduct Authority (FCA), but it does work in a similar way to caravan insurance. Those who take out **Caravan Cover** have their contributions pooled together into a fund. The pooled funds are only used to pay for valid and accepted claims made by **Club members**.

Where **Caravan Cover** differs from insurance is that, unlike insurance whereby the provider 'promises' to pay in the event of loss or damage, there is no obligation on the **Club** to pay a claim. This is why it's called a 'discretionary' mutual. However, the **Club** does have the discretion to pay more and be more flexible than an insurer might be, when considering approving a claim.

To protect its **members**, the **Club** has arranged this regulated **Group Insurance Policy** with Accredited Insurance (Europe) Limited - UK Branch, that can be used only if the **Club** cannot or will not pay in the event of a claim.

The **Club** is the policyholder of this **Group Insurance**, while the **members** are the sole beneficiaries of it. The **member** does not have a contract with Accredited Insurance, but if a claim is made on this **Policy** and Accredited Insurance accepts that claim, the **member** will be the beneficiary.

Meaning of words

Certain words have special meanings and these words will appear in **bold** whenever they appear in this policy booklet. These words and their meanings are listed below:

Accidental damage	Damage that occurs suddenly as a result of an unexpected and non-deliberate external action.
Awning(s)	An awning that is purposefully designed to fit onto the side of the outfit , and interacts with the outfit , providing additional space and shelter. Types include, but are not limited to 'Porch', 'Full or Traditional' and 'Residential' awning .
Business	The outfit is used as a place to conduct business , hold meetings or as a place from which to sell goods. Administration work undertaken by the member is not counted as business use.
Caravan Cover	The Club's discretionary cover for the outfit, awning, contents and equipment .
Confirmation of Cover	The document that shows the information provided by the member when taking out Caravan Cover or when subsequently amended or renewed by the member . The document will include details of the member's outfit , cover type, amount of cover, and the excess .
Club	The Caravan and Motorhome Club, which is the trading name of The Caravan Club Limited.
Contents	Removable items owned by the member including: clothing, baggage, general household goods including free standing microwave ovens, TVs, music and media players (DVD and Blu-Ray players), pots & pans, cutlery, bedding, shoes, barbecues, garden chairs and tables, and sports equipment.
Continent of Europe and other Territories	Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus (including the Turkish Republic of Northern Cyprus), Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy including the Vatican City, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

Equipment	Non-standard fixtures, fittings and accessories added to the outfit since manufacture, for example but not limited to: batteries, gas bottles, generators, motor movers, refrigerators, security devices, stabilisers and solar panels.
Excess	The amount the member has to pay towards any claim, which will be deducted from the claim payment. The excess is shown in the Confirmation of Cover document. If the member needs to claim on more than one part of the Policy for the same event, only one excess will be deducted.
Group Insurance / Policy	This insurance Policy , which enables members to claim on it if the Club cannot or will not pay, in the event of a claim on the Club's discretionary mutual Caravan Cover product.
Liability	An obligation in law to compensate a third party.
Market Value	The cost of replacement with items of the same age and similar type and condition, taking into consideration wear and tear, and depreciation, in the event of a total loss.
Member	The person(s) named in the Confirmation of Cover document who has/have the benefit of this Group Insurance Policy and is a member of the Club .
New for Old	The cost of replacement with brand new equivalent items in the event of a total loss.
Outfit	The caravan, trailer tent, folding caravan or fifth wheeler as described in the Confirmation of Cover document, along with any modifications made (for example to provide mobility access), complete with fixtures and fittings as supplied by the manufacturer and owned by the member .
Paid Value	The amount the member paid for the outfit .
Period of Insurance	The period of time a member has the benefit of this Group Insurance , which aligns with the 'period of cover' of the Caravan Cover , as shown on the Confirmation of Cover document and for which payment has been received.
Proof of Purchase	Proof of purchase and/or ownership, which can include, but is not limited to, a receipt provided at the time of purchase, and/or a Central Registration and Identification Scheme (CRIS) document.

Security Condition	A specific condition that must be complied with. The member will not be covered for claims for theft, or attempted theft, if the terms of the condition are not met. Depending on individual requirements, imposed conditions of cover may be added, and this will be shown in the Confirmation of Cover document.
Third Party	Someone other than the member , but not someone with whom the member is contracted, such as an employee or paid service provider.
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.
We/Us/Our	Accredited Insurance (Europe) Limited - UK Branch.

How this Group Insurance Policy works

A claim can only be made on this **Group Insurance** by a **member** when the **Club** cannot pay, or does not agree to pay all or part of a claim, under the **member's Caravan Cover**.

This **Policy** will pay if **we** accept that the claim is valid, or where **we** agree that a higher amount should be paid.

For example, if the **Club**:

- a. is unable to pay a claim under the **member's Caravan Cover**, which is also covered by this **Policy**; or
- b. refuses to pay a claim under the **member's Caravan Cover**, which is also covered by this **Policy**; or
- c. agrees to pay less than the amount claimed by the **member** under the **member's Caravan Cover** and the claim is also covered by this **Policy**.

We will only pay if the **member** has met the terms, conditions and security requirements of this **Policy** and the claim is within the terms and conditions of this **Policy**.

If the **Club** agrees a claim under the **member's Caravan Cover** but pays less than the amount claimed by the **member**, and **we** agree the **member** should be paid a higher amount, **we** will only pay the difference between the amount the **Club** has paid and the higher amount agreed by **us**.

The **period of insurance** for a **member** is the same period as the period of cover shown on the **member's Confirmation of Cover** document.

The limits and amount insured under this **Policy** are the same as the cover limits and amount covered by the **Caravan Cover** as shown on the **member's Confirmation of Cover**.

The **Club** is the policyholder and pays the premium for this **Policy**.

Crawford and Company will administer claims and complaints under this **Policy** on **our** behalf.

How the member can claim under this Group Insurance Policy

1. If the **member** becomes aware of any event which may be covered by this **Group Insurance**, the **member** must first make a claim under their **Caravan Cover**, complying with the Claims Procedure as shown in the Discretionary Mutual Summary document. The **Club's Caravan Cover** claims are administered by Crawford and Company.
2. When the **Club** gives its final decision in writing on a claim made under the **Caravan Cover**, the **Club** will explain to the **member** what they need to do should they wish to make a claim under this **Policy**.

3. By confirming to the **Club** that they wish to make a claim under this **Policy**, the **member** consents to the **Club** passing all documents and information it holds in respect of the claim to **us**.

We will not consider any claims under this **Policy** until the **Club** has given its final decision in writing on the claim made under the **Caravan Cover**.

How the member can complain under this Group Insurance Policy

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service received falls below the standard expected by the **member**, they can make a complaint as follows:

If the complaint is related to a claim:

- **By email:** caravanclaims@crawco.co.uk
- **By phone:** 01908 892 318 (Monday to Friday 9am to 5pm)
- **In writing:** Crawford Caravan Cover Complaints, Ashton House Central 2nd Floor, Silbury Boulevard, Milton Keynes, MK9 2AH

If the complaint relates to anything else:

- **By email:** escalations@camc.com
- **By phone:** 01342 326 944 (Monday to Friday 8.45am to 5.30pm)
- **In writing:** Caravan Cover Complaints, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex, RH19 1UA.

Crawford and Company will only arrange for a claim complaint to be passed to **us** if it is appropriate. If the matter is not resolved within eight weeks, or if the **member** is not satisfied with the outcome, the **member** may have the right to refer their complaint to The Financial Ombudsman Service, as follows:

- **In writing:** The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.
- **By phone:** 0300 1239 123
- **Website:** www.financial-ombudsman.org.uk

Office of the Arbiter for Financial Services

If the **member** is not satisfied with **our** final response, or if **we** have not given **our** final response within fifteen (15) working days, the **member** may also be able to refer a complaint about this **Group Insurance Policy** to the Office of the Arbiter for Financial Services:

- **In writing:** Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana, FRN1530, Malta.
- **By phone:** (+356) 792119961

If the Arbiter accepts the complaint, the **member** will have to pay €25.00 to the Arbiter to use this service.

About the Office of the Arbiter for Financial Services

The Office of the Arbiter for Financial Services considers that a “complaint” refers to a statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or the service the person has been provided with. The term “person” does not specify that this is limited to individuals and therefore any policyholder, insured person, beneficiary and injured Third Party (irrespective of the country of residence or where the risk is situated) is eligible to make a complaint.

For more information on the Office of the Arbiter for Financial Services and its complaints process, please visit www.financialarbiter.org.mt.

Financial Services Compensation Scheme

We (Accredited) are covered by the Financial Services Compensation Scheme (FSCS). A **member** who has the benefit of the **Policy** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. More information about the compensation scheme arrangements is available from the FSCS at www.fscs.org.uk.

Regulation

Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN: 608422) is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company Number: C59505) with limited liability and with its registered office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business and, together with its UK Branch, is subject to limited regulation by the UK’s Financial Conduct Authority and the Prudential Regulation Authority.

Law applicable to this Group Insurance

English Law will apply between Accredited Insurance (Europe) Limited - UK Branch and the **Club** and any disputes between **us** and the **Club** will be referred to the exclusive jurisdiction of the English Courts.

Unless specifically agreed by the **member** and to the contrary, English law will apply between **us** and the **member**, but this choice of law does not restrict a **member’s** rights under mandatory provisions of the law of the country where the **member** permanently lives. Any dispute between **us** and the **member** will be referred to the Courts of the part of the **United Kingdom** in which the **member** lives.

Territorial limits

This **Policy** is operative whilst the **outfit** is being used:

1. in the **United Kingdom**; and
2. on the **Continent of Europe and other Territories**, if Overseas Cover has been selected and is shown as covered on the **Confirmation of Cover**.

A handwritten signature in black ink, appearing to read 'Magnus Heimann', with a stylized, cursive script.

Magnus Heimann

Chief Underwriting Officer

Accredited Insurance (Europe) Limited

Important information

Care of the outfit

The **member** must take all reasonable steps to safeguard their **outfit, equipment** and **contents** against loss or damage, and maintain the **outfit** in a sound and roadworthy condition, including but not limited to, not exceeding recommended kerb weight, driving at excessive speed and compliance with the **security conditions**.

Changing the outfit

New outfit cover

If the **member** purchases a new **outfit**, and has disposed of the **outfit** shown on their **Confirmation of Cover**, the new **outfit** will be automatically insured for the amount the **member** paid for it, for a maximum period of 14 days from the time that the **outfit** is collected or delivered. During this time, the **member** must contact the **Club** with details of the replacement **outfit** and cover requirements.

Dual outfit cover

If the **member's** new **outfit** is to be collected or delivered before the sale of their current **outfit**, *both outfits* can be insured for a maximum of 31 days to allow time for sale or disposal of the old **outfit**. If this extension is required, the **member** must advise the **Club** before the collection/delivery date of the new **outfit**.

Security conditions

A requirement of this **Policy** is that whenever the **outfit** is left unhitched from the towing vehicle, it is immobilised and protected against theft or unlawful removal by the use of one of the following:

- an alarm system triggered by external sensors of movement (i.e. a corner steady or tilt sensor)
- a wheel lock
- a wheel clamp
- a hitchlock

The **member** may also have to adhere to imposed **security conditions** as shown on the **Confirmation of Cover**.

Failure to comply with this or any other security requirement shown on the **Confirmation of Cover** means the **member** will not have the benefit of this **Policy** for any claim for the theft or attempted theft of the **outfit**.

This requirement does not apply when the **outfit** is in for a service or a repair, as long as it is stored in a secure compound.

The Outfit

What is insured

The **member's outfit** is insured against loss or physical damage caused by **accidental damage**, fire, theft, vandalism, storm or flooding, while the **outfit** is being used by the **member** (including while being towed) or is in storage, and happens during the **period of insurance**.

This **Policy** covers;

- the **outfit's** structure,
- the **outfit's** windows,
- the **outfit's** fixtures and fittings as supplied by the manufacturer,
- any modification made to the **outfit** by a qualified person, for example but not limited to, those made for improving mobility access.

If the **outfit** is stolen, or is not economical to repair, the claim settlement will be based on the cover type as shown on the **member's Confirmation of Cover**, which will either be **New for Old**, **Market Value** or **Paid Value**, as detailed below.

If the **member's outfit** is disabled as a result of insured damage, **we** will also pay the cost of the following:

- a. removing the **outfit** to the nearest garage, repairer or place of safekeeping;
- b. storage charges whilst awaiting repair or disposal that are in addition to those the **member** may have already paid, is committed to pay, or would normally pay;
- c. delivery to the **member's** home address in the **United Kingdom** following repair, but only for incidents occurring within the **United Kingdom**;
- d. if the **outfit** remains towable, the **member's** fuel expenses involved in towing to the nearest repairer, and return following repair.

We will also pay for damage to the towing ball and bracket of the towing vehicle, but only where the **outfit** is the direct and only cause of such damage. Damage to these items caused by anything else, including but not limited to the actions of a **third party**, is not insured.

New for Old cover

New for Old replacement cover is available for outfits up to 15 years old.

If the **outfit** is stolen, or is not economical to repair, and **New for Old** cover is shown on the **Confirmation of Cover**, **we** will replace the **outfit** with a brand new equivalent of the same or similar manufacturer and model, or pay the cash value, as long as the amount covered shown on the Confirmation of Cover is sufficient at the date of cover purchase. Settlement will take into account any available discount.

New for Old cover - limitations

- **We** won't pay more for any claim than the amount covered for the **outfit**, as shown on the member's **Confirmation of Cover**.
- If the **outfit** is more than 15 years old at the time of the loss or damage, any claim settlement will be based on the **Market Value** of the **outfit**.

New for Old cover - annual service requirement

When **New for Old** cover is shown on the **member's Confirmation of Cover**, and the **outfit** becomes more than five years old, it must be serviced annually by a competent workshop, for example, a member of the Approved Workshop Scheme (www.approvedworkshops.co.uk).

The service must cover both the roadworthiness of the outfit (e.g. chassis and running gear including, but not limited to, brakes, road-lights and tyres) and the habitation aspects (including, but not limited to, gas and electrical systems, water system, functional safety checks on appliances and a damp check).

If the **member** is unable to provide evidence of an annual service for each year after the **outfit** becomes five years old (regardless of when the **member** purchased the **outfit**) we will only pay the **outfit's Market Value** in the event of a loss.

Market Value cover

Market Value cover is available for outfits of any age.

If the **outfit** is stolen, or is not economical to repair, and **Market Value** cover is shown on the **Confirmation of Cover**, **we** will replace the **outfit** with one of equal 'second hand' value, taking into consideration the make, model, age, and wear and tear; or **we** will pay the cash value, up to the amount covered as shown on the **member's Confirmation of Cover**. The market value will be determined using National Caravan Guide figures.

Market Value cover - limitations

- **We** won't pay more for any claim than the **Market Value**, or the amount covered for the outfit, as shown on the **member's Confirmation of Cover**, whichever is the lesser amount.

Paid Value cover

Paid Value cover is available for outfits of any age.

If the **outfit** is stolen, or is not economical to repair, and **Paid Value** cover is shown on the **Confirmation of Cover**, **we** will pay the amount the **member** paid for the **outfit**.

Paid Value cover - limitations

- **We** won't pay more for any claim than the amount covered for the **outfit**, as shown on the **member's Confirmation of Cover**.

What is not insured

1. The **excess**.
2. Loss or damage caused when the **outfit** is being used by someone other than the **member**, unless 'Friends and Family Cover' has been selected, and it is shown as covered on the **Confirmation of Cover**.
3. Loss or damage that results from an 'event' known or predicted to happen before taking out the **cover**, for example a storm.
4. Loss or damage that results from an 'event', such as a storm, during the **period of insurance**, when preventative action could have been taken.
5. Loss or damage resulting from the towing vehicle not being capable of towing the **outfit** safely in accordance with the manufacturer's guidelines, and/or the combination of the towing vehicle and **outfit** not meeting the appropriate legal requirements. This includes the **outfit's** weight being in excess of 100% of the towing vehicle's kerb weight.
6. A fifth wheeler that exceeds UK towing guidelines and/or is not roadworthy for the country in which it is being towed.
7. Manufacturing defects.
8. Damage caused by ageing, normal wear and tear, or environmental factors. This includes cracking of windows, sunroofs and panels caused by temperature shifts.
9. Any internal damage caused by water entering through cracks or seals that have failed due to age, weather fluctuations, or general lack of maintenance.
10. Window delamination (which is the separation of the front and rear panels of the window) unless the **outfit** has obvious signs of impact damage, is less than five years old and the delamination is not covered under any warranty or service agreement.
11. Mildew, rot and any damage caused by vermin.
12. Damage arising from water entering the **outfit** through seams, seals or cracks other than when there is a recognised flood event.
13. Damage from flood if, at the start of a **period of cover**, or when the **outfit** is moved to a new storage location, the location of the **outfit** was subject to a flood warning or flood alert issued by a government agency.
14. Loss or damage caused by water freezing in any fixed water or heating systems, or damage caused by water, liquid or steam escaping from any fixed appliance or fixed water or heating system, between 1st November and 31st March, unless all of the **outfit's** water systems and internal sanitary systems are drained down when the **outfit** is not in use.
15. Mechanical or electrical breakdown, failure or damage.
16. Damage to tyres, unless they have been directly damaged as a result of the **outfit** being involved in an accident or as a result of vandalism.

17. Theft or attempted theft of the **outfit** if the **security conditions** within this **Policy** booklet and any shown as imposed on the **Confirmation of Cover** document are not complied with.
18. Anything that happens if the **outfit** is used for **business** or let for hire.
19. Deliberate damage caused by anyone on the **Confirmation of Cover**, or anyone that lives with or is known to anyone named on the **Confirmation of Cover** that is given access to the **outfit**.
20. Damage caused by repair or alteration work to any fixture or fitting, or related to poor quality workmanship or materials. **Members** are advised to collect and inspect their **outfit** personally following repairs, to avoid subsequent disputes.
21. Theft or loss of the **outfit** by deception, for example by someone who claims to be a buyer or an agent acting for a buyer or seller, or from the use of stolen, forged or invalid cheques/drafts/bank notes and the like.
22. The cost of returning the **outfit** from any country outside the **United Kingdom**.
23. Any loss arising out of the liquidation, insolvency or bankruptcy of an outfit dealer or agent or any other party.
24. Any financial loss, loss of use or loss of enjoyment, that may arise from delays, such as those caused by the repairer or manufacturer, including but not limited to the dispatch of incorrect or broken parts.

Claims settlement

Proof of purchase or ownership of the **outfit** will be required if the **member** makes a claim. Evidence of the amount paid for the **outfit** must be included for **Paid Value** cover. Depending on the claim type **we** may ask for other documentation/evidence.

If part of a set or matching part is undamaged or not lost or stolen, **we** will only pay the costs related to the damaged, lost or stolen part.

If a claim for **accidental damage** results in the **outfit** needing new parts or accessories, and the part/accessory is unobtainable but the **outfit** remains roadworthy, the most **we** will pay will be the last known list price of the part or accessory required, together with an appropriate fitting charge.

If a part is unobtainable, which means the **outfit** can't be repaired and results in the **outfit** no longer being roadworthy or safe to use, **we** will replace the **outfit**, or pay the cash value, which will be based on the cover type chosen and amount covered as shown in the **Confirmation of Cover**.

If any improvements are made as a direct result of replacement or repair, the **member** may be required to contribute towards the cost of the claim in addition to the **excess**.

Equipment

What is insured

The **member's equipment** is insured against any loss or physical damage that occurs during the **period of insurance**, arising from **accidental damage**, fire, theft vandalism, storm or flood, which happens while the **outfit** is being used by the **member** (including while it is being towed) or in storage.

If the **member's equipment** is stolen, or is not economical to repair, **we** will replace it with items of the same or similar make, or pay the cash value equivalent at **our** option.

If the **equipment** is less than 15 years old from the date that it was sold as new, it will be covered on a **New for Old** basis up to the value as shown on the **Confirmation of Cover**.

If the **equipment** is more than 15 years old at the time of the loss or damage, any claims settlement will be based upon **Market Value** only.

If **proof of purchase** is not provided at the time of a claim, any claims settlement will be based upon **Market Value**.

The most **we** will pay for any claim, for either multiple or single items, is the amount shown for **equipment**, on the **Confirmation of Cover**.

What is not insured

1. The **excess**.
2. Loss or damage caused to the **member's equipment** when the **outfit** and **equipment** is being used by someone other than the **member**, unless 'Friends and Family Cover' has been selected and is shown as covered on the **Confirmation of Cover**.
3. Loss or damage caused to the **member's equipment** if it is being stored separately from the outfit.
4. Loss or damage caused to any **equipment** that is owned by someone other than the **member**, and is being used by the **member** in the **outfit** (including while it is being towed) or in storage with the **outfit**.
5. Loss or damage that results from an 'event' known or predicted to happen before taking out the **cover**, for example a storm.
6. Loss or damage that results from an 'event', such as a storm, during the **period of insurance**, when preventative action could have been taken.
7. Loss or damage to **equipment** resulting from the towing vehicle not being capable of towing the **outfit** (and **equipment**) safely in accordance with the manufacturer's or others guidelines, and/or UK towing laws and regulations. For example, the **outfit's** weight being in excess of 100% of the towing vehicle's kerb weight.
8. Manufacturing defects.

9. Depreciation, deterioration or wear and tear.
10. Mildew, rot and any damage caused by vermin.
11. Damage arising from water entering the **outfit** through seams, seals or cracks, other than when there is a recognised flood event.
12. Damage from flood if, at the start of a **period of cover**, or when the **outfit** and **equipment** is moved to a new storage location, the location of the **outfit** was subject to a flood warning or flood alert issued by a government agency.
13. Mechanical or electrical breakdown, failure or damage.
14. Deliberate damage caused by anyone on the **Confirmation of Cover**, or anyone that lives with, or is known to, anyone named on the **Confirmation of Cover** that is given access to the **outfit**.
15. Any theft or loss arising from deception or from the use of stolen, forged or invalid cheques/drafts/bank notes and the like.
16. The cost of returning **equipment** to the **United Kingdom**.
17. Any loss arising out of the liquidation, insolvency or bankruptcy of an outfit dealer or agent, or any other party.
18. Any claim if the **outfit** or **equipment** is used for **business** or let for hire.

Claims settlement

We will pay the cost of repairing damaged parts of the **member's equipment**.

If the **equipment** is unrepairable, lost, stolen, or is not economical to repair, **we** will replace the **equipment**.

If the **equipment** is not replaceable, **we** will pay a cash amount equal to:

- the **New for Old** replacement value, if the **equipment** is 15 years old or less, or
- the **Market Value**, if the **equipment** is over 15 years old.

Proof of purchase or ownership of the **equipment** will be required. Depending on the claim type **we** may ask for other documentation/evidence.

If part of a set or matching part is undamaged or not lost or stolen, **we** will only pay the costs related to the damaged, lost or stolen part.

The most **we** will pay for any claim, for either single or multiple items, is the amount covered for **equipment**, as shown on the **member's Confirmation of Cover**.

Awnings

What is insured

Loss of or physical damage to the **member's awning**, that occurs during the **period of insurance** arising from **accidental damage**, fire, theft, vandalism, storm or flood, which happens while the **outfit** is being used by the **member** (including while it is being towed) or in storage.

If the **member's awning** is less than 15 years old and is stolen, or is not economical to repair, **we** will replace the **member's awning** with the same or similar make, or pay the cash value equivalent at **our** option.

If the **awning** is more than 15 years old at the time of the loss or damage, any claims settlement will be based upon **Market Value** only.

The most **we** will pay for any claim, for either single or multiple items, is no more than the amount covered for **awning(s)**, as shown on the **member's Confirmation of Cover**.

What is not insured

1. The **excess**.
2. Loss or damage caused to the **member's awning** when the **outfit** and **awning** is being used by someone other than the **member**, unless 'Friends and Family Cover' has been selected and is shown as covered on the **Confirmation of Cover**.
3. Loss or damage caused to the **member's awning** if it is being stored separately from the **outfit**.
4. Loss or damage caused to an **awning** that is owned by someone other than the **member**, and is being used by the **member** in the **outfit** (including while it is being towed) or in storage with the **outfit**.
5. Loss or damage that results from an 'event' known or predicted to happen before taking out the **cover**, for example a storm.
6. Loss or damage that results from an 'event', such as a storm, during the **period of insurance**, when preventative action could have been taken.
7. Loss or damage caused where the **awning** has been left up and the **outfit** has been left unattended for 72 hours or more.
8. Theft of the **awning** when stored within the **outfit**, and there is no evidence of force being used to gain entry.
9. Manufacturing defects.
10. Depreciation, deterioration or wear and tear.
11. Mildew, rot and any damage caused by vermin.
12. Damage arising from water entering the **outfit** through seams, seals or cracks, other than when there is a recognised flood event.
13. The cost of returning the **awning** to the **United Kingdom**.

14. Damage caused by repair or alteration work to the **awning**, or related to poor quality workmanship or materials. The **member** is advised to collect their **awning** personally following repairs to avoid subsequent disputes.
15. Any claim for an **awning**, if the **outfit** is used for **business** or let for hire.
16. Deliberate damage caused by anyone on the **Confirmation of Cover**, or anyone that lives with, or is known to, anyone named on the **Confirmation of Cover** who is given access to the **awning**.

Claims settlement

We will pay the cost of repairing the **member's awning**.

If the **awning** is unrepairable, lost, stolen, or is not economical to repair, **we** will at **our** discretion either replace the **awning** or pay a cash settlement equal to:

- the **New for Old** replacement value, if the **awning** is 15 years old or less, or
- the **Market Value**, if the **awning** is over 15 years old.

Proof of purchase or ownership of the **awning** will be required. Depending on the claim type **we** may ask for other documentation/evidence.

The most **we** will pay for any claim is the amount covered for **awnings**, as shown on the **member's Confirmation of Cover**.

Contents

What is insured

Loss of or physical damage to the **member's contents**, that occurs during the **period of insurance**, arising from **accidental damage**, fire, theft, vandalism, storm or flood, which happens while the **outfit** is being used by the **member** (including while it is being towed) or in storage.

If the **member's contents** are less than 15 years old from the date they were first purchased as new, and are stolen, or are not economical to repair, **we** will replace the items with the same or similar make, or pay the cash value equivalent on a **New for Old** basis, subject to the amount covered as shown on the **member's Confirmation of Cover** and the single item limits shown below.

If the **contents** are more than 15 years old at the time of the loss or damage, any claims settlement will be based upon **Market Value** only.

Contents in the outfit

When **contents** are inside the **outfit**, the **outfit** must be locked when unoccupied.

The most **we** will pay for any claim is no more than the amount covered for **contents**, as shown on the **Confirmation of Cover**, and **we** will not pay more than **£500** for any one single item.

Contents outside the outfit

Contents left outside the **outfit** are covered while the **member** is away from home with the **outfit**.

The most **we** will pay for any claim is no more than the amount covered for **contents**, as shown on the **Confirmation of Cover**, and **we** will not pay more than **£300** for any one single item.

Boats, including dinghies and inflatables and ancillary equipment, are also insured as long as they do not exceed 14 feet in length, and are not carried on a purpose-built trailer.

What is not insured

1. The **excess**.
2. Loss or damage caused to the **member's contents** when the **outfit** and **contents** are being used by someone other than the **member**, unless 'Friends and Family Cover' has been selected and is shown as covered on the **Confirmation of Cover**.
3. Loss or damage caused to the **member's contents** if they are being stored separately from the **outfit**.
4. Loss or damage caused to any **contents** that are owned by someone other than the **member**, and are being used by the **member** in the **outfit** (including while it is being towed) or in storage with the **outfit**.

5. Loss or damage that results from an 'event' known or predicted to happen before taking out the **cover**, for example a storm.
6. Loss or damage that results from an 'event', such as a storm, during the **period of insurance**, when preventative action could have been taken.
7. Jewellery, gold, silver, stones (precious or non-precious), watches, furs, cameras or photographic equipment, personal media or audio equipment which includes data storage, musical instruments, hearing aids, video cameras and accessories, mobile phones, computers, tablets, smartphones and ancillary or associated equipment, cycles, cash, cheques or credit cards, **business** books or documents.
8. Theft from the **outfit** and/or **awning** where there is no evidence of forcible entry or damage to gain entry.
9. Manufacturing defects.
10. Depreciation, deterioration or wear and tear.
11. Mildew, rot and any damage caused by vermin.
12. Damage arising from water leakage, or water entering the caravan through seams, seals or cracks.
13. Mechanical or electrical breakdown, failure or damage.
14. Breakage of sports equipment when in use.
15. The costs of returning items to the **United Kingdom**.
16. Damage caused by repair or alteration work to any **contents**, or related to poor quality workmanship or materials. The **member** is advised to collect and check their **contents** personally following repairs to avoid subsequent disputes.
17. Any claim for **contents** if the **outfit** is used for **business** or let for hire.

Claims settlement

We will pay the cost of repairing the **member's contents**.

If the **contents** are unrepairable, lost, stolen, or are not economical to repair, we will replace the **contents**.

If the **contents** are not replaceable, we will pay a cash amount equal to:

- the **New for Old** replacement value, if the **contents** are 15 years old or less, or
- the **Market Value**, if the **contents** are over 15 years old.

Proof of purchase or ownership of **contents** will be required. Depending on the claim type we may ask for other documentation/evidence.

If part of a set or matching part is undamaged or not lost or stolen, we will only pay the costs related to the damaged, lost or stolen part.

UK holiday cover

What is insured

This cover only applies in the **United Kingdom** when the **member** is away from home on a pre-booked holiday with their **outfit** during the **period of insurance**.

The maximum **we** will reimburse the **member** for in a single **period of insurance** for the whole of this section is **£3,500**.

Part A: Outfit

If the **member's outfit** is stolen, or becomes uninhabitable (as defined below), following an incident insured by this **Policy**, **we** will pay up to **£225 per day** towards the costs of:

- a. hotel accommodation, and/or
- b. hiring another **outfit** so the **member** can finish their holiday, and/or
- c. storage charges if the outfit is awaiting repairs.

If the **member's outfit** is unable to be repaired or towed safely following an insured incident, **we** will pay up to **£225 per day** towards the costs of:

- a. hotel accommodation, and/or
- b. hiring another outfit so the **member** can finish their holiday, and/or
- c. removing the **outfit** to the nearest repairer, and/or
- d. storage charges if the **outfit** is awaiting repairs.

We will also pay towards the cost of recovering the **outfit, equipment** and **contents** to the **member's** home address, up to a maximum of **£400**.

If the **outfit** is damaged or stolen *before* the **member** is due to depart on a holiday booked prior to the incident, and a repair cannot be completed or a replacement obtained by the planned departure date, **we** will also pay for hotel accommodation or **outfit** hire as specified above. This is subject to the **member** making reasonable attempts to facilitate repair or replacement.

Uninhabitable definition

To decide if the **member's outfit** is uninhabitable, **we** will consider a number of factors including the facilities available to the **member** within the **outfit** and the campsite being used. If there is no risk to the health and safety of those staying in the **outfit**, it is likely the **outfit** would be considered habitable.

Part B: Tow-car

If the **member's** towing vehicle is stolen or becomes undriveable as a result of an accident, **we** will pay up to **£225 per day** towards the costs of:

- a. hiring a similar vehicle with towing capability (subject to availability) so the **member** can continue their holiday, and/or
- b. removing the vehicle to the nearest repairer, and/or

- c. storage charges if the vehicle is awaiting repairs, and/or
- d. rail fares for the **member** and their party to return home.

We will pay up to **£225** per day towards the costs of (a) to (d) in Part B, if the **member's** towing vehicle becomes undriveable as a result of a breakdown and the vehicle is less than 5 years old.

If the towing vehicle is unable to be repaired or a suitable hire-car is not available, **we** will pay towards the cost of recovering the **outfit, equipment** and **contents** to the **member's** home address, up to a maximum of **£400**.

Part C: Driver

If the driver falls ill or is injured and there is no other person in the party capable of driving and towing the **outfit, we** will pay up to a total limit of **£3,500**, towards the costs of:

- a. rail fares for the **member** and their party to return home
- b. returning the vehicle and/or outfit to the **member's** home address.

What is not insured

1. The **excess**.
2. Any claim which results from a wilful act by the **member** or any member of their party.
3. Any expenses following mechanical breakdown caused by lack of oil or water, or frost damage.
4. Any expenses which are covered by another policy (e.g. motor insurance or breakdown cover).
5. The cost of repairs to the towing vehicle.
6. The cost of repairs to the **outfit**, unless insured under the section titled **The Outfit**.
7. Any expenses following mechanical breakdown of the towing vehicle where the vehicle is over five years old, or was not fit to drive at the start of the journey, or has lacked routine maintenance as recommended by the vehicle manufacturer.
8. Any expenses following damage to tyres unless caused by **accidental damage** or vandalism.
9. Any expenses following theft, an accident, breakdown or illness occurring outside the **United Kingdom**.

Claims settlement

The **member** must arrange and pay for any elements of UK holiday cover required.

We will reimburse the **member's** costs up to the limits advised within the UK holiday cover section, subject to the **member** providing sufficient evidence that the expenses needed to be incurred in line with the cover, and providing receipts of payments made.

Liability cover

Part A: Third party liability cover

What is insured

We will pay up to **£5,000,000** for all events and costs in one year, including all legal costs and expenses, for which the **member** becomes legally liable to pay as compensation for accidental death of, or injury to, or damage to the property of, any **third party** arising directly as a result of the **member's** use or ownership of the **outfit** and which occurs during the **period of insurance** when the **outfit** is unhitched.

We will also pay:

- a. for the **liability** (as described above) of the **member's** friends and/or family if 'Friends and Family Cover' has been selected and is shown as covered on the **Confirmation of Cover**, when they are using the **outfit** with the **member's** permission and which arises directly from their use of the **member's outfit**;
- b. the costs of the person insured under this section if **we** require them to contest a **third party** claim whether or not the case is successful.

What is not insured

1. **Liability** to the employees of the person(s) insured under this section.
2. Damage to property which belongs to or is in the custody or control of any person(s) insured under this section.
3. **Liability** when the **member's outfit** is attached to the towing vehicle or if it becomes detached when being towed, or any other **liability** to which compulsory motor insurance legislation applies. Please note that insurance should be provided by the insurer of the towing vehicle.
4. Any **liability** if the **outfit** is used for **business** or let for hire or reward.

Part B: Personal liability cover

What is insured

The definition of member in this section is extended to include anyone travelling with the **member** in the **member's** car and using the **outfit**.

We will cover the costs up to **£5,000,000**, that the **member** becomes legally liable to pay in respect of claims arising from bodily injury, accidental death or damage to property caused by an accident occurring whilst the **member** is on holiday with the **outfit** during the **period of insurance**.

What is not insured

1. Any bodily injury or damage to property caused by the **member's** ownership, occupation, possession, use or operation of:
 - a. any land or building;

- b. any animal except cats and dogs, but not dogs falling under the restrictions of the Dangerous Dogs Act 1991, the Dogs (Northern Ireland) Order 1983, the Dogs (Northern Ireland) Act 1991, the Control of Dogs (Scotland) Act 2010); or any subsequent amendments to those laws),
 - c. any mechanically propelled, or horse drawn vehicle
 - d. any aircraft, ship or craft (except rowing boats without outboard motors), punts or canoes.
2. Any bodily injury or damage to property arising out of the **member's** profession, occupation or **business**, or if **liability** has been assumed under a contract.
3. Bodily injury to anyone who is working for the **member**, or to a member of the **member's** household or family.
4. Damage to property which belongs to or is in the custody or control of the **member**, a member of the **member's** household or family, or anyone who is working for the **member**.
5. Anything arising out of food or drink.
6. Anything arising out of pollution of the air, water or soil.
7. Any **liability** arising from the organisation of any form of large scale entertainment where any entry fee is charged (**liability** arising from small scale competitions staged for amusement is insured).

Claims settlement

If the **member** or a person insured under this **Policy** receives notice of a claim by someone else, the **member** must tell the **Club** immediately and the **member** or the person insured must forward to the **Club** all correspondence they receive about the claim and every claim form and other court document that they receive.

In addition, if a claim is made by the **member** under **Part A: Third party liability** of this **Policy**:

1. **We** shall have discretion in the conduct of any proceedings or in the settlement of any claim;
2. The **member** and/or the person insured under **Part A: Third party liability** must not admit **liability** for, or offer to settle, any claim without **our** prior written permission;
3. The **member** and/or the person insured under **Part A: Third party liability** must give **us** whatever co-operation, information and assistance **we** reasonably require in dealing with any claim under this **Policy**.

Personal accident cover

Personal accident cover is only available to members up to the age of 85.

What is insured

The **member**, and anyone staying with them, has Personal accident cover when they are away from home on holiday with their **outfit** during the **period of insurance**, and suffers from an accident that results in death or injury.

We will pay the benefit shown in the table below, provided that death or disablement occurs within 12 calendar months of the accident and as a direct result of the accident. The benefit will be paid to the injured person or their legal representative.

Death of a minor (under 16 years old)	£2,000
Death (age 16 years or more)	£50,000
Permanent total disablement	£50,000
Loss of one or both eyes	£50,000
Complete loss or loss of use of an hand, arm leg or foot	£50,000

The maximum payable to any one person is **£50,000**.

Definitions

Complete loss of or loss of use of hand, arm, leg or foot means:

- a. the loss by physical separation of a hand at or above the wrist or a foot at or above the ankle; or
- b. total irrecoverable loss of use of a hand, arm, leg or foot.

Permanent Total Disablement means disablement which entirely prevents the injured person from attending to their usual or last occupation or profession and which lasts for a period of 12 months and at the end of that time the medical evidence confirms there will be no improvement.

What is not insured

1. Death or injuries resulting from suicide or any attempted suicide.
2. Anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury.
3. Anyone pursuing any hazardous activity including but not limited to skiing, pot-holing, mountaineering, skin diving or military service.

Claims settlement

- Evidence that the injury/death was as a result of an accident that happened while on a holiday with the **outfit** will be required.
- Medical evidence of the loss or total disablement will be required.
- In the event of death, a death certificate will be required.

Club property damage

What is insured

If the **member** causes damage to the **Club's** property on a **Club** campsite as a result of using their **outfit** during the **period of insurance**, we will pay the costs of repair up to a maximum of **£1,000**. This includes, but is not limited to, damage to a bollard, fence, lamp post, road sign, gate and/or barrier.

We will not pay more than **£1,000** for damage caused in any one **period of insurance**.

What is not insured

1. Loss or damage caused to **Club** site property, when the **outfit** is being used by someone other than the **member**, unless 'Friends and Family Cover' has been selected and is shown as covered on the **member's Confirmation of Cover**.
2. Any loss or damage caused to **Club** site property as a result of the sole use of the **outfit's** towing vehicle.
3. Anything which happens if the **outfit** is used for **business** or let for hire.
4. Loss or damage caused to Club affiliated sites or Certificated Location (CL) sites

Claims settlement

The **Club** must provide **us** with evidence of damage to the **Club's** property and the cost of repair.

Friends and Family cover (optional)

What is insured

When 'Friends and Family cover' is shown as included on the **Confirmation of Cover**, this **Policy** is extended when the **outfit** is on loan to friends and/or family members, without the **member** in attendance. For cover to apply, friends and/or family members must be using the **outfit** with the **member's** permission and be registered as living in the **United Kingdom**.

What is not insured

1. Loss or damage, to the **outfit, equipment, awnings** and **contents** owned by the **member**, when the **outfit** is being used by friends and/or family members within the **Continent of Europe and other Territories**, unless optional 'Overseas cover' has also been selected, and it is shown on the **Confirmation of Cover**.
2. Loss or damage to **equipment** and **contents** owned by friends and/or family members, and not owned by the **members** themselves.

Overseas cover (optional)

What is insured

When 'Overseas cover' is shown as included on the **Confirmation of Cover**, this **Policy** is extended to cover the **outfit** when it is being used outside of the **United Kingdom**, within the **Continent of Europe and other Territories** for up to 360 days during the **period of insurance** (including sea crossings), with the exception of UK Holiday cover.

What is not insured

1. Loss or damage, to the **outfit, equipment, awnings** and **contents** owned by the **member**, when the **outfit** is being used within the **Continent of Europe and other Territories**, by someone other than the **member**, unless optional 'Friends and Family Cover' has also been selected, and it is shown on the **Confirmation of Cover**.
2. The cost of repatriating the **outfit** from a country outside the **United Kingdom**. The **member**, friends or family member using the **outfit** overseas may wish to arrange suitable insurance for this, for example the the Caravan and Motorhome Club's Mayday European Breakdown Cover. For more information, go to www.camc.com.

Security discount conditions

In addition to the Security conditions in the Important information section, the **member** may also have the opportunity to obtain discounts by agreeing to further optional security conditions. If these are selected by the **member**, and subsequently not complied with, any settlement for theft or attempted theft will be in proportion to the discount received.

The conditions eligible for a discount, and their terms, are shown below. In all cases, if the **member** has accepted a discount, and the relevant endorsement is shown on the **Confirmation of Cover**, the following conditions must be adhered to:

Alarm system conditions

By accepting a discount the **member** has agreed to the following:

1. The **outfit** is fitted with an alarm that detects theft or attempted theft of the **outfit** through the use of either a tilt/movement sensor or a corner steady sensor, which has not been altered or varied in any way unless approved by the manufacturer.
2. The alarm system and all locks must be working at all times when the **outfit** is not being towed, or is unattached from the towing vehicle and parked or unoccupied.
3. The alarm system will be maintained in good working order throughout the period of cover.
4. All keys relating to the alarm system are removed from the **outfit** when the **outfit** is not being towed, or is parked or unoccupied.

Wheel lock conditions

By accepting a discount the **member** has agreed to the following:

1. If the **outfit** has a single axle then it is fitted with an AL-KO Secure, Diamond, Milenco Alpha Gold, Milenco Diamond, Milenco Wraith, Purple Line Excalibur, Nemesis Ultra, Milenco Compact C or Stronghold Protector Caravan Alloy wheel lock, that has received certified approval from either Sold Secure, Thatcham or SCM.TASS C.
2. If the **outfit** has two axles then each axle must be fitted with a wheel lock. Wheel locks must be either AL-KO Secure, Diamond, Milenco Alpha Gold, Milenco Diamond, Purple Line Excalibur, Nemesis Ultra, Milenco Compact C or Stronghold Protector Caravan Alloy wheel locks, that have received certified approval from either Sold Secure, Thatcham or SCM.TASS C.
3. The wheel lock(s) must be in working order and free from alterations unless approved by the manufacturer.

4. The wheel lock(s) must be used to protect the **outfit** when it's not being towed or is parked or unoccupied.
5. The wheel lock key(s) must not be left in the **outfit** when it's not being towed, or is parked or unoccupied.

Tracking device conditions

By accepting a discount the **member** has agreed to the following:

1. The **outfit** is fitted with a tracking device which has been granted Sold Secure or Thatcham TQA accreditation, or has been approved for use by the **Club**. No alteration or variation of the device shall be made without prior approval from the manufacturer.
2. The tracking system is in full and effective use at all times and maintained in accordance with the manufacturer's recommendations.

General conditions

The following conditions apply to the entire **Group Insurance Policy**:

1. The **member's outfit** must not be used for **business** purposes or let for hire unless the **Club** has specifically agreed in writing.
2. The **outfit** will be insured under the **Policy** while the **member** is attending social rallies, but not on road rallies.
3. The **member** must act at all times as if they do not have the benefit of this **Policy** and attempt to keep all costs/expenses in respect of any claim to a minimum.
4. The **Club's** claims team should be notified as soon as reasonably possible if any incident is likely to give rise to a claim.
5. The **member's Caravan Cover** must be valid and the details correct to enable them to make a claim under this **Policy**.
6. The **member** must take reasonable care to provide complete and accurate answers to any questions the **Club** asks when the member takes out, makes changes to, or renews their **Caravan Cover**.
7. The **member** must tell the **Club** about changes to the information set out in their **Confirmation of Cover** as soon as reasonably possible.
8. Failure to provide **proof of purchase** of the **member's outfit, equipment, awnings and contents** may invalidate any claim.
9. Failure to comply with the terms, conditions and **security conditions** of this **Policy** can affect a claim made by a **member** which may result in the claim not being paid or a deduction made from the settlement.
10. The **member** must be a resident of the **United Kingdom** and must not be using the **outfit** as their permanent address.

Other Insurance

If any loss, damage or **liability** is insured by any other insurance, **we** will only pay **our** proportionate share, not the whole claim.

Cancellation

1. If the **member's Caravan Cover** is cancelled or not renewed, all benefits for that **member** under this **Policy** will end on the date their **Caravan Cover** ends.
2. In the event of the **member's outfit** being stolen, lost, or damaged so much that it would cost more to repair than buy a brand new replacement the **member's** entitlement to the benefit of this **Policy** will cease with effect from the date the **Club** or **we** pay the claim and the cover will be cancelled.

3. **We** reserve the right to cancel this **Policy** at any time by giving the **Club** twelve months' notice in writing where there is a valid reason for doing so, with the notice period starting at the end of the current **Policy** year. **We** will send **our** cancellation letter to the registered office of the **Club** and will set out the reason for cancellation in **our** letter.
4. The **Club** may cancel this **Policy** by giving **us** at least three months' notice in writing.

Our Rights

We shall be entitled to take over and conduct the defence and settlement of any claim or prosecute any claim in the name of the **member** or any other person covered by this **Policy**.

Sanctions

We do not provide insurance nor shall **we** be liable to pay any claim or provide any benefit under this **Policy** to the extent that the provision of such insurance, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country

General exclusions

These exclusions apply to the entire **Group Insurance Policy**.

Aircraft and aerial devices

Loss or damage arising from pressure waves caused by aircraft and other aerial devices.

Continent of Europe and other Territories

Any loss, damage, **liability**, cost or expense while the **member** is in a country on the **Continent of Europe and other Territories** to which the Foreign and Commonwealth Office advised against all, or all but essential, travel before the **member's** visit to the country began, unless the **Club** has confirmed in writing to the **member** that cover is provided under the **members' Caravan Cover**.

Chemical and biological materials

Loss, damage, cost or expense resulting from either direct or indirect use of pathogenic or poisonous biological or chemical materials regardless of any cause or event.

Communicable disease

Any loss, damage, claim, cost, expense or other amount, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a communicable disease, as defined below.

For the avoidance of doubt, the loss, cost, damage or expense that is excluded here includes any cost to clean-up, detoxify, remove, monitor or test for a communicable disease or any property that is affected by a communicable disease.

This exclusion applies to all sections, all covers and all parts of this **Policy**. Nothing else in this **Policy** will override this exclusion.

For the purposes of this exclusion, the full meaning of Communicable Disease is as shown in the definition below.

Communicable disease definition

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

For the avoidance of doubt, the scope of this definition includes, but is not limited to, Covid-19, any other type or strain of coronavirus or any other pandemic of any type (or any disease whether pandemic or non-pandemic).

Deliberate acts

Any **liability**, loss, damage, cost or expense caused by the deliberate action or inaction of the **member** or the deliberate action or inaction of friends and/or family using the **member's outfit** with the **member's** permission, including where taking action could reasonably have prevented a claim. This might include ensuring fixtures, fittings and **contents** are suitably secure or stored, and **awnings** are taken down when bad weather is expected.

Events Before the Period of Insurance

Any damage, **liability**, cost or expense of any kind occurring, or arising from an event occurring before the **period of insurance**.

Fraud

Any expense, **liability** or any loss or damage to property, directly or indirectly caused if the **member** or anyone acting for them knowingly makes a false or fraudulent claim, as regards amount or otherwise. In this event, **we** can:

- a. refuse to pay the claim;
- b. recover any sum paid on the claim;
- c. refuse all claims from the **member** arising after the date of the fraudulent act;
- d. terminate the **member's** benefits under this **Policy** from the date of the fraudulent act.

Liability

Any **liability**:

- a. for pollution or contamination;
- b. for punitive or exemplary damages, liquidated damages or fines or penalties of any kind;
- c. in any way arising from or in connection with actual, attempted or threatened sexual or physical abuse or molestation, harassment or any other form of physical, or mental abuse of any person, or any other act of a sexual nature or any act undertaken with a sexual motive;
- d. assumed under a contract or agreement unless **liability** would have applied in the absence of such contract or agreement;
- e. for death, injury, or any other loss caused deliberately by the **member** or any other person who can claim under this insurance.

If any loss, damage or **liability** can be claimed from another insurance provider **we** will not consider a claim for more than our proportionate share.

Microorganisms

This **Policy** does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to mould, mildew, fungus, spores or other microorganism of any type, nature, or description, including, but not limited to, any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless of whether there is (i) any physical loss or damage to insured property, (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence, (iii) any loss of use, occupancy, or functionality, or (iv) any action required, including but not limited to repair, replacement, removal, clean-up, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in this **Policy** that provides insurance, in whole or in part, for these matters.

Radiation

Any expense, **liability** or any loss or damage to property directly or indirectly caused or contributed to by:

- a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Riot and civil commotion or malicious acts

Riot and civil commotion or malicious acts (other than by fire or explosion) in the Republic of Ireland or Northern Ireland.

Road rallies and track tests

Any loss or damage while the outfit is being used for road rallies or track tests.

Terrorism

Any loss or damage or cost or expenses directly or indirectly caused by terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism.

For the purpose of this exclusion 'terrorism' means terrorism as defined in Part 1 of the Terrorism Act 2000, including but not limited to the use of biological, chemical and/or nuclear force 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 governments(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.

USA and Canada

Any damages or costs or expenses of any kind in connection with any demand, claim or proceeding within the legal jurisdiction of the United States of America or Canada (or any order made elsewhere to enforce any such judgement).

War

Any loss or damage or cost or expenses directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign armies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or damage to property by or under the order of any government or public or local authority.

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