



**TOURER SELECT**  
INSURANCE FOR THE OPEN ROAD

**Recommended by**



**BRITISH HOLIDAY & HOME  
PARKS ASSOCIATION LTD**



**JARDINE LLOYD THOMPSON**  
Leisure

Roebuck House Brunswick Road Gloucester GL1 1LU  
Telephone: 01452 511480 Fax: 01452 511481

Jardine Lloyd Thompson Leisure. A division of Jardine Lloyd Thompson UK Limited. Lloyd's Broker.  
Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group.  
Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00338645. VAT No. 244 232196

Caravan Insurance





## **The Insurance cover you need if you've got a caravan**

### **Peace of Mind**

Whilst on holiday, the one thing you don't want to do is worry. Tourer Select Caravan Insurance provides you and your family with the security and confidence to enjoy your holiday in peace.

### **One Stop does it All**

Tourer Select is provided by Jardine Lloyd Thompson (JLT) Leisure, the UK's largest caravan insurance broker. All your insurance arrangements will be handled by a friendly team with years of experience in dealing with caravan insurance. They will process your proposal form, issue your policy and most importantly, aim to settle your claims quickly and fairly. One stop really does do it all.



## Certificate of Insurance

This is to certify that in accordance with the authorisation by Underwriters, and in consideration of the Premium specified herein, the said Underwriters are hereby bound, each for his own part and not one for another, to insure in accordance with the details shown in the Schedule and the terms and conditions contained herein or endorsed hereon.

IN WITNESS WHEREOF this Certificate has been signed for and on behalf of Underwriters by:

Peter Denyer  
Executive Director  
Jardine Lloyd Thompson UK Limited  
Roebuck House  
Brunswick Road  
Gloucester GL1 1LU

This Certificate is only valid when a completed Schedule signed on behalf of Underwriters is attached to it.

### LAW APPLICABLE

Unless agreed to the contrary the law of England and Wales will apply to this insurance.

Please read this **Certificate** and return it to **JLT Leisure** immediately if any error is discovered.

# Definitions

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

## Agreed Value

This is the amount shown in the **Schedule** which represents the value of **your Caravan**. This is the most **we** will pay **you** if **your Caravan** is lost, totally destroyed or where the reasonable cost of repairs is greater than the agreed value.

## Approved Location

Whilst **you** are not on holiday with **your Caravan**, it must be at one of the following approved locations:

- Parked on **your** property or at the property of a **relative**, within 50 feet of **your** home or the home of a **relative**; or
- In a securely locked compound designed for the purpose of storing caravans with a clearly defined perimeter that identifies it as a private area and restricts unauthorised access and exit as far as possible and which provides daily supervision and inspection; or
- Whilst **Seasonally Sited** on a licensed Caravan Park, provided that the entrance(s)/exit(s) to the Park are securely locked at all times, with a clearly defined perimeter, where visitors are checked in and out and the Park provides daily supervision and inspection.

## Average

If the sum(s) insured immediately prior to the loss does not represent the full cost of replacement we will only pay the same proportion of the loss or damage as the sum insured bears to the full cost of replacement.

## Caravan

The structure, fixtures and fittings and integral furniture and furnishings of the caravan, folding caravan, trailer caravan or trailer tent, as stated in the **Schedule**.

## Certificate

The **Certificate** is evidence of **your** contract of insurance with the **Underwriters**. It is called a **Certificate** rather than a policy because it is issued by **JLT Leisure** as agent of the **Underwriters**. A policy can only be issued directly by the **Underwriters**.

## Contents and Personal Effects

Bedding, linen, luggage, general household goods, portable television sets, audio equipment, furnishings not fitted to the **Caravan** and personal possessions belonging to **you** or **your Family**, as stated in the **Schedule**. This does not include **Money** or **Valuables**.

## Equipment

Awnings, toilet tents, refrigerators, gas bottles, batteries, security devices, stabilizers, generators, wheel clamps and the like.

## Excess

The first amount of a loss you pay towards a claim.

## Family

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

## Incident

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

## JLT Leisure

The administrators of the insurance.

## Market Value

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

## Money

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

## New for Old

The cost of a new replacement or the nearest equivalent or cash equivalent, after taking into consideration any discount available to **Underwriters**. The maximum amount **Underwriters** will pay will be limited to the sum insured shown in the **Schedule**.

## Period of Insurance

The length of time, shown on **your Schedule**, during which cover applies.

## Premium

The payment **you** make, shown in the **Schedule**, in return for **us** giving **you** insurance.

## Relative

Spouse, fiance(e), partner, parent, step-parent, parent-in-law, grandparent, child, step-child, son-in-law, daughter-in-law, grandchild, brother, sister, step-brother, step-sister, brother-in-law, sister-in-law.

## Schedule

The attachment to this **Certificate** which personalises cover to **you**; it shows **your** name, address, **Premium**, make of Caravan, the sum insured and **Period of Insurance**.

### **Seasonally sited**

During the period when caravans are allowed to be sited on pitches, in accordance with the Park's licence.

### **Third Party**

Any person other than **you**, a member of **your Family** or an employee of **you** or **your Family**.

### **United Kingdom**

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

### **Valuables**

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

### **We/Us/Our/Underwriters**

The **Underwriters** who are **your** insurers as set out in the **Schedule**.

### **Western Europe.**

Republic of Ireland, France, Monaco, Belgium, Netherlands, Luxembourg, Germany, Denmark, Sweden, Norway, Finland, Spain, Portugal, Italy, Switzerland, Andorra, Liechtenstein, Austria, Czech Republic and Greece.

### **You/Your**

The name of the person appearing in the **Schedule**.

## **THE COVER**

### **Territorial Limits**

Cover is provided under this **Certificate** when the **Caravan** is:

In the **United Kingdom**; or

Temporarily in **Western Europe** for up to 240 days in any **Period of Insurance**.

For periods greater than 240 days please write or telephone **JLT Leisure** for a quotation.

Note: the cost of returning **your Caravan** from a country outside the **United Kingdom** is not covered and it is recommended that **you** arrange alternative insurance protection which can be done by contacting JLT Leisure.

# Section 1

## Caravan and Equipment

### This section covers:

All Risks of physical loss or damage to **your Caravan** and **Equipment** whilst in or attached to **your Caravan** during the **Period of Insurance**.

1. **New for Old**. If **your Caravan** is less than 5 years old at the inception date of this certificate **we** will, following a total loss, replace **your Caravan** and any **Equipment**, which is less than 5 years old, on a **New for Old** basis. Cash settlements will be on a **market value** basis only.

**Note:** Make sure the sum insured shown in the **Schedule** reflects the new replacement cost of **your Caravan** and **Equipment** because **we** will not pay more than the sum insured and, in the event of a partial loss, **we** will apply **Average**. Alternatively if **your** cover applies on an **Agreed Value** or a **Market Value** replacement basis make sure **your** sum insured reflects the value of a used replacement caravan of the same make, model, age and condition in order to avoid **Average** being applied.

2. In the event of an **Incident** the cost of removing the **Caravan** to the nearest garage, repairer or place of safekeeping.
3. In the event of an **Incident** the reasonable storage charges whilst awaiting repair or disposal but excluding normal place of storage.
4. **Your** reasonable fuel costs for **you** to collect **your Caravan** following an insured repair, but only for **Incidents** occurring in the **United Kingdom** and only to **your** home address in the **United Kingdom**.

**We** allow **you** up to 10 days to notify **us** of a change of **Caravan**.

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

# Section 2

## Contents and Personal Effects

### This section covers:

Loss or damage caused by Accidental damage, Fire, Theft, Vandalism, Storm and Flood to **your** and **your Family's Contents and Personal Effects** whilst contained in the **Caravan** or in a vehicle towing **your Caravan**. **We** will pay for the replacement value of Your **Contents and Personal Effects**, on a **Market Value** basis, or the cost of repair, subject to:-

- a) The amount not exceeding the **Contents and Personal Effects** sum insured, as shown in the **Schedule**.
- b) No one item taken on its own being insured at a value of more than £300.

# Exclusions to Sections 1 & 2

## What is not covered:

1. When unattended, **your Caravan, Equipment** or **Contents** or **Personal Effects** unless **your Caravan** is at an **Approved Location** and is fitted with a hitch lock plus at least one of the following proprietary security devices:-

- a) Alarm
- b) Wheel clamps
- c) Hitch post as approved by **Underwriters**

Notwithstanding the above, if **your Caravan** is stored in a site, which is in a securely locked compound with a clearly defined perimeter that identifies it as a private area and restricts unauthorized access and exit as far as possible and which benefits from infra-red alarm protection, CCTV surveillance, security lighting, daily supervision and inspection, then the requirement for a hitch lock and other security devices will not apply.

2. **Excess, You** pay the first £100 of any claim.
3. Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.
4. Mechanical, electronic or electrical breakdown, failure or damage.
5. Damage to tyres, unless caused by an accident to the **Caravan** or by vandalism.
6. Loss of or damage to any of the following: **Money, Valuables**, documents, contact lenses, spectacles, perishable goods, alcohol, motor driven vehicles of any kind or their accessories, mobile telephones, personal computers, golf and fishing equipment, cycles or any type of waterborne craft.
7. Theft from the **Caravan** unless forcible and violent means are used to gain entry.
8. Where a claim for damage results in the **Caravan** needing new parts, **Equipment** or accessories and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, **Equipment** or accessory together with the appropriate fitting charge.
9. Any claim which arises from deception, or the use of stolen, forged, or invalid cheques, Bank drafts or bank notes or any other financial instrument.
10. Any claim arising out of the cessation of business, liquidation, insolvency, or bankruptcy of a caravan dealer or agent.
11. Theft or accidental loss from tents, awnings or toilet tents.
12. Loss or damage to trailer tents, awnings, toilet tents where these are left erected and unattended for more than 4 days in succession.
13. Any **Caravan** being used for residential purposes.
14. The cost of replacing or repairing any undamaged parts of **your Caravan, Equipment** and/or **Contents** which form part of a pair, set or suite or part of a common design or

function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

15. Loss or damage by any person lawfully in **your Caravan**.

16. Theft or attempted theft from trailer tents is excluded.

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

## Section 3

### Liability to the Public

**This section covers:**

The legal liability of **you** and **your Family** or **your** legal representative for causing:

1. Death, bodily injury or illness to a **Third Party**, or
2. accidental damage to a **Third Party's** property; happening during the **Period of Insurance** and arising from the ownership or use of the **Caravan**.

**We** will pay:

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

You may request that cover under this Section be extended to any named person using the **Caravan** with **your** permission. If the **Underwriters** agree in writing to this request, cover will be extended and the named person must observe, fulfil and be subject to the terms of this Section.

The maximum amount **we** will pay for any one claim is £2,000,000, including legal costs.

## Exclusions to Section 3

**We** will not pay for:

1. Liability arising whilst the **Caravan** is being towed or becoming detached at speed.
2. Liability arising from the **Caravan** being used for any trade or business purpose.
3. Damage to property owned by or in the custody of **you** or **your Family**, an employee of **you** or **your Family**, or any person to whom the **Caravan** is lent.

**Please also see the General Exclusions**

## General Exclusions applicable to all sections of this Certificate

**We** will not pay for:

1. Any loss or damage arising
  - i) whilst the **Caravan** is being used for trade or business purposes,
  - ii) during speed testing, racing or pacemaking.
2. Loss of use.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to by, or arising from:-
  - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
  - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Claims if they are covered by any other insurance.

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

## Disclosure

**You** must inform **JLT Leisure** of:

Change of **Caravan**

Change of address

any convictions or prosecutions suffered by **you** and **your Family**, other than motoring offences

any increase in the values of any insured items listed in the **Schedule** not taking into account any seasonal changes, or minor fluctuations. Please note that if **you** notify **JLT Leisure** of an increase **we** reserve the right to increase the **Premium**.

# Claims

## 1. Claims Procedure.

- i) You must report to **JLT Leisure** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **you**, as soon as reasonably possible but, in no event later than 30 days after **you** became aware of the **Incident**.
- ii) **You** must fill in the claim form and send it to **JLT Leisure** together with any supporting documentation.
- iii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.
- iv) **You** must send copies of every letter writ or document to **JLT Leisure** immediately upon receipt.
- v) You or any person claiming coverage must give all information and assistance to **JLT Leisure** and, unless **your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without **JLT Leisure's** written consent.
- vi) No property may be abandoned to **JLT Leisure** or the **Underwriters**.

## 2. Small Claims.

In the event of damage to **your Caravan** resulting in a possible claim, where the total cost of repairs is not likely to exceed £500, **you** may proceed with the repairs without reference to **JLT Leisure** but **you** must submit the receipted invoice and complete a claim form.

### **JLT Leisure's Contact Details**

Jardine Lloyd Thompson Leisure  
Roebuck House  
Brunswick Road  
Gloucester  
GL1 1LU

Telephone (01452) 511490  
Facsimile (01452) 511401

# Conditions applicable to all sections of this certificate

## 1. Observance of Terms

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

## 2. Reasonable Precautions

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

All non-mechanical valuables should be locked in the **Caravan** whilst unattended.

## 3. Fraud

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

## 4. Total Loss

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

No refund of **Premium** for any remaining **Period of Insurance** will be payable and the continuation of cover on a replacement **Caravan** shall be at the **Underwriters'** discretion.

Any outstanding premium will be deducted from **your** claim settlement.

## 5. Cancellation

- i) The **Underwriters** can cancel this insurance by giving not less than seven days notice in writing to **you** at **your** last known address and the **Premium** hereon shall be adjusted on the basis of the **Underwriters** retaining pro rata premium. Notice shall be deemed to be duly received in the course of post if sent by prepaid letter post properly addressed.
- ii) Should **you** cancel the insurance Underwriters will return 50% of the unused **Premium** provided **you** have made no claim during **your** current year of insurance.
- iii) Cancellation must be notified to **JLT Leisure** in writing by **you**.

## 6. Protection Maintenance

All security devices provided for the protection of the Caravan shall be maintained in good working order at all times and shall be brought into use at all times when the Caravan is left unattended

No such protection shall be withdrawn or varied without the prior written consent of the Underwriters

## Underwriters' Rights

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

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

This **Certificate** is issued by, on behalf of and with the authority of the **Underwriters**.

## Care and Protection

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

- Use wheel clamps and lock-nuts on the **Caravan** wheels; everyone knows how good these are at keeping a vehicle stationary!
- Gas cylinders are always an inviting target to a thief. Padlock them to fixing clamps on older **Caravans** so they can't be removed and keep gas compartments locked on newer models.
- Wherever it is, immobilise **your Caravan**. Consider Trakbak, Tracker or Tilt Sensor.
- If **you** are choosing a storage site don't just look at the price. Check to see that it offers good security. Look for a site which has been awarded Secure By Design accreditation.
- Always close and lock doors and windows when **you** leave **your Caravan** - even if it's just for a short time. Thieves don't need long to go through a **Caravan**, and their job is made simpler if they can get in easily.
- Fit a special **Caravan** deadlock to the door, and make sure **you** use it. Then thieves can't just smash a window and turn the door handle.
- Fit an alarm. **You** can obtain a proprietary alarm from your caravan dealer.
- Remove all **Your** personal belongings and contents when **you** are not using **your Caravan**. Leave cupboard doors and curtains open -thieves can be put off by a **Caravan** that is obviously empty.
- Get a special number - such as **your** chassis number - etched on all **your** windows. The prospect of having to replace all the windows to avoid suspicion may deter thieves.
- Fit a time switch. If you're out after dark, lights on in **your Caravan** will make it look occupied and can deter opportunist thieves.
- Don't leave valuables such as jewellery in **your Caravan** as they are not insured by this **Certificate**.

# Complaints Procedure

If **you** have a complaint about **your Certificate** or any aspect of **our** service, there are a number of steps **you** can follow to solve the problem.

To help **us** deal with **your** case as quickly as possible, please let **us** have the details of the **Certificate** (Certificate number, surname, initials etc)

## Procedure:

1. In the first instance contact the Managing Director, Jardine Lloyd Thompson Leisure:  
Roebuck House,  
Brunswick Road,  
Gloucester, GL1 1LU.  
Telephone (01452) 511400
2. You can also contact the Manager of QBE Insurance (Europe) Limited:  
Plantation Place,  
30 Fenchurch Street,  
London,  
EC3M 3BD  
Telephone (020) 7105 4000
3. In the unlikely event that the matter is not resolved to your satisfaction you can contact the Financial Ombudsman Service to review your case by contacting them at:  
South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR.  
Telephone 0845 080 1800

**This does not have affect your right to take legal action.**