

# Customer Prospectus



## Insurer Details

**Catlin Insurance Company (UK) Ltd,**  
3 Minister Court, Mincing Lane,  
London, EC3R 7DD

## Cancellations Rights

If you are unhappy with your insurance for any reason you may cancel your policy within 14 days of either the day you purchased the policy or the day you receive your documents whichever is the later. Provided no claims have been notified, you will be entitled to a full refund of the premium paid.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

After any statutory cooling off period, you continue to have the right to cancel your policy at any time during its term. If you do so, provided no claims have been notified, you may be entitled to a refund of the premium paid subject to a deduction for the time for which you have been covered.

To exercise your right to cancel your policy, please contact us at the address shown at the end of this document.

## How to Make a Claim

If you need to make a claim contact us on **01452 511410**.

## Complaints Procedure

It is always our intention to provide a first class standard of service, however if you have any cause for complaint, you should in the first instance contact.

**The Managing Director**  
**Jardine Lloyd Thompson Leisure**

Roebuck House  
Brunswick Road  
Gloucester  
GL1 1LU

**Telephone: 01452 511400**

In the unlikely event that the matter is not resolved to your satisfaction you may refer the matter to:

**The Compliance Officer**  
**Catlin Insurance Company (UK) Ltd**

3 Minister Court  
Mincing Lane  
London  
EC3R 7DD

**Telephone: 020 7626 0486**

In the event of dissatisfaction with a delay or continued dissatisfaction following receipt of the final response, you can refer the complaint to:

**The Financial Ombudsman Service**

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

**Telephone: 0845 080 180**  
**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

The insurer(s) detailed in the Insurer Details section are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. The scheme provides for 100% of the first £2,000 and 90% of the remainder of any losses. This depends on the type of business and the circumstances of the claim.

Full details and further information on the scheme are available from the FSCS as detailed below:

7th Floor  
Lloyds Chambers  
London  
E1 8BN

**Telephone: 020 7892 7301**  
**Website: [www.fscs.org.uk](http://www.fscs.org.uk)**



Insurance for Caravans, Chalets and Park Homes



**JARDINE LLOYD THOMPSON**  
Leisure

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## keyfacts

### Summary of Cover

Loss or damage to your **Structures** (Section 1 of the Certificate) and **Contents** (Section 2 of the Certificate) caused by the following:

Fire and smoke, Explosion, Lightning and thunderbolt, Earthquake, Riot, civil commotion, strikes and labour disturbances, Aircraft and other aerial devices or anything dropped or falling from them, Storm or flood, Theft or attempted theft, Escape of water or oil from any fixed domestic water or heating installation, Collision by any vehicle or animal, Malicious acts or vandalism, Water freezing in any fixed domestic water or heating installation, Falling trees, telegraph poles or lampposts or any parts of them, Subsidence, heave, landslip of the site on which your structures stand and Accidental damage.

The basis of settlement is Reinstatement ('New for Old') basis if lost or destroyed (except household linen and clothing), subject to the **Structures** and **Contents** being insured for their full replacement value.

The insurance is normally an annual policy, it may however be issued for a period of less than one year. Where this is the case this will be detailed in your quotation letter.

**Structures** are defined as:

The Caravan/Chalet/Park Home (including standard fixtures, fittings and equipment supplied by the manufacturer/builder when new), ancillary domestic outbuildings, fixed storage chests, steps, balconies, patios, skirting to the Caravan/Chalet/Park Home, and associated fences and gates, which belong to you or for which you are responsible.



**Contents of Park Homes (occupied as sole/main residence)** are defined as:

Household goods, personal possessions and clothing in the **Structures** which belong to you, your family, or for which you are responsible, including money.

No one curio, picture or other work of art, article of gold, silver or other precious metal, jewellery, furs or stamp collection shall be deemed to be of greater value than ten per cent of the full value of the Contents insured.

**Contents** do not include motor vehicles, motor cycles, caravans, trailers or any accessories to these items, watercraft and or outboard engines, pets and livestock, landlords' fixtures and fittings, securities, certificates, cheques and documents of any kind other than cash, bank notes, credit cards and stamps not forming part of a stamp collection to an amount not exceeding £250, or property more specifically insured.

**Contents of Caravans/Chalets (occupied as holiday accommodation)** are defined as:

Household goods, personal possessions and clothing in the Holiday Structures which belong to you, your family, or for which you are responsible.

**Contents** do not include articles of gold, silver or other precious metal, jewellery, furs, watches, cameras and other photographic equipment, binoculars, spectacles, contact or corneal lenses, motor vehicles, motor cycles, caravans, trailers, watercraft and or outboard engines, or any accessories to these items, watersports clothing and equipment, fishing tackle and golfing equipment, bicycles, pets and livestock, landlords' fixtures and fittings, securities, certificates, money, stamps, credit cards, cheques and documents of any kind.



### Additional Covers

- **Additional expenses** – architects, surveyors, legal and other fees, debris removal, delivery and or re-siting costs. (Section 1 – Structures, Additional cover B1)
- Rent and alternative accommodation
  - Holiday Homes up to 10% of the Structures sum insured. (Section 1 – Structures, Additional cover B2 and Section 2 – Contents, Additional cover B4)
  - Residential Park Homes up to 20% of the Structures sum insured. (Section 1 – Structures, Additional cover B2 and Section 2 – Contents, Additional cover B4)
- Conveyancing cover. (Section 1 – Structures, Additional cover B3)
- Property owners liability - £2 million any one accident. (Section 1 – Structures, Additional cover B4)
- Contents temporarily removed from the Structure up to 10% of the Contents sum insured. (Section 2 – Contents, Additional cover B1)
- Freezer contents – up to £350. (Section 2 – Contents, Additional cover B2)
- Compensation for death – £10,000 in the event of death caused by fire, or an assault by thieves in the structure. (Section 2 – Contents, Additional cover B3)
- Unrecovered damages. (Section 2 – Contents, Additional cover B5)
- Loss of Keys – up to £250. (Section 2 – Contents, Additional cover B6)
- Loss of title deeds – up to £250. (Section 2 – Contents, Additional cover B7)

- Metered Water and Oil used for heating - up to £10,000 (Section 2 – Contents, Additional cover B8)

**Accidents to domestic employees** - £2 million any one event. (Section 3 – Liabilities)

Liability to the public and personal liability - £2 million any one event. (Section 3 – Liabilities)

### Main Exclusions

- The first £50 of any claim for loss or damage (if the structure is occupied and insured as the sole/main residence this applies to accidental damage claims only), increasing to £500 in respect of claims for subsidence, heave and landslip.
- Loss or damage arising from seepage of water into any structures through seams or seals.
- Loss or damage caused by escape of water and or frost whenever your structures are left unoccupied during the period from 1st October to 7 days prior to the commencement of the annual Easter Bank Holiday unless:
  - the water has been turned off at the mains and all equipment fully drained other than in respect of a proprietary sealed central heating system containing antifreeze which has been professionally fitted and is maintained to the manufacturers' specifications, or
  - a full central heating system has been set to operate daily and overnight to avoid frost damage.

### Personal Effects and Valuables Away from Home

Where the structure is occupied and insured as the sole/main residence cover can be extended to insure personal effects and valuables whilst away from the home i.e. jewellery, cameras and sports equipment (Endorsement 1 of the Certificate)

**This is only a summary of the cover provided, the Certificate itself defines the precise terms and conditions of the cover. We will be happy to supply you with a copy of the Certificate if you request one. All other exclusions are listed in the Certificate document.**