



Yorkshire Bank Chambers, Fargate, Sheffield S1 2HD
Tel 0114 250 2770 Fax 0114 250 2777

Touring Caravans Insurance

Thank you for your enquiry.

Herewith are details of Touring Caravans Insurance which is designed to provide low cost insurance cover for your Touring Caravan providing it is not more than 20 years old. Public Liability cover for up to £2,000,000 is automatically included on the policy.

Cover is available as follows:

Caravan*: The structure of the caravan and accessories such as awnings, motor movers, etc, and the fixtures and fittings included in the manufacturers original specification or supplied with the caravan. Maximum sum insured for caravan & awning combined is £15,000

Contents: Standard caravanning equipment and additional items which you would reasonably take with you when using your caravan.

The cost is £21.00/£1000 (inclusive of 5% insurance premium tax) for both caravans and Contents based on the sum insured.

NB: The minimum annual policy premium is £78.75 including 5% IPT.

The premium rates shown are valid until 31 December 2010.

May we draw your attention specifically to the Demands and Needs Statement on page 8 and our Terms of Business for this specific insurance on pages 9 and 10.

Could we also draw your attention to your duty to disclose any information that may affect your insurance. Failure to do so may render the insurance policy void at the option of the insurers.

Cover can be confirmed upon receipt of your satisfactorily completed proposal form and your payment of the premium.

Your policy will be issued promptly. If you have any queries please do not hesitate to contact us by email or by telephone on 0114 250 2770.

* Trailer tents and folding campers are not eligible for Touring Caravan Insurance. European Twin Axle and some European Single Axle caravans are not eligible for Touring Caravan Insurance. Please contact us for details

TOURING CARAVAN INSURANCE

Arranged by Walker Midgley Insurance Brokers in conjunction with Towergate Bakers
Underwritten by IGI Insurance Company Limited

INTRODUCTION

Welcome to our Essentials Caravan Insurance Policy which is designed to give low cost insurance cover for your Touring Caravan providing it is not more than 20 years old. There is a maximum sum insured for the caravan and awning combined of £15,000 – there is no sum insured limit on contents.

The minimum annual policy premium is £78.75 (inc 5% insurance premium tax).

We regret that we are unable to provide cover for trailer tents and folding campers nor also for any European twin axle caravans or the following single axle European caravans: -

Adria pre 2002	Hymer pre 2002	Dethleffs pre 2002	Tabbert (inc Tab)
Fendt pre 2007	Fleetwood (USA)	Airstream	Hobby
Homecar	Eifelland	Kip	Wilk/Royale
Sterckeman	Gruau	Weippert	LMC (Lord Munsterland)

We are able to provide cover for the following single axle European caravans: -

Adria post 2002	Hymer post 2002	Dethleffs post 2002	Burstner
Caravelair	Cristall	Eriba	Fendt post 2002
Freedom	Going	Geist	Knaus
Tec Travelking	Tec Travelbird	Tec Tour	Trigano

The Essential Caravan Insurance Policy is an annual policy. The inception date of the cover may be at any time during the year and may be chosen to suit individual requirements and existing renewal dates may be changed. At least 21 days before policy renewal we will automatically send renewal documents telling you the premium and terms and conditions that will apply for the following year. Amendments to the policy may be made at any time during the year with an appropriate premium adjustment being charged. Premium payment may be made by cheque or debit/credit card. We also have a monthly direct debit premium payment facility which is operated by Premium Credit Ltd (7.75% service charge, minimum £10.00, 22.4% APR variable with payment over 10 months - full details will be sent on request). All premiums/premium rates shown include Insurance Premium Tax (IPT) at the current rate of 5%.

This document sets out the terms of the cover provided. Please read carefully to make sure that the cover provided is what you require.

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DEFINITIONS

Certain words in your policy wording are printed in bold type and these words and expressions have been given specific meanings as follows: -

Caravan: The structure of the touring **caravan** describes in the **schedule** together with an awning, fixed motor mover, fixtures and fittings included in the manufacturer's original specification or supplied with the touring caravan or fitted by the manufacturer at a later date. A fixed motor mover would be covered if fitted by the manufacturer or fitted to the manufacturers specifications.

CaSSOA: The Caravan Storage Site Owners' Association

Contents: Standard caravanning equipment and all additional items **you** would reasonably take with **you** when using your caravan including pedal cycles, and portable motor movers.

Geographical Limits: United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands) and for a period of no more than 30 days in any one **period of insurance** – the European Union, Norway and Switzerland

Home: Within the boundaries of **your** permanent place of residence or your **immediate family** permanent place of residence but excluding communal parking areas and any public road or highway.

Immediate Family: Spouse, common law spouse, mother, step mother, father, step father, son, step son, daughter, step daughter, brother, step brother, sister, step sister, grandmother, grandfather, aunts and uncles.

In use: When **you** or **your immediate family** are using or visiting **your caravan** or when the caravan is attached to a towing vehicle. This includes a 24 hour period immediately prior to and returning from **you** or your **immediate family** using or visiting **your caravan** provided the caravan is kept at **your home** during this 24 hour period.

Money: Cash, bank or currency notes notes, cheques, money and postal orders, postage stamps, savings stamps and savings certificates, premium bonds, luncheon vouchers, traveller's cheques, phone cards, season tickets, gift tokens or vouchers, documents, promotion vouchers and air-miles vouchers.

Period of Insurance: The period of time covered by the policy as shown in the schedule.

Permanent residence: Any **caravan** not occupied by **you** or **your immediate family** for holiday purposes, but occupied by **you** or **your immediate family** as a main domestic residence whether temporary or permanent.

Schedule: The document we give you which makes the policy valid and shows your name, details of your address, the caravan, the sums insured, the caravan storage address and the policy number.

Storage address: Your home or an address you have given us and which we have accepted.

Towergate Bakers: Towergate Bakers, 3rd Floor, The Quadrangle, Imperial Square, Cheltenham, GL50 1PZ Telephone 01242 528844 Fax 01242 253990 Email bakers@towergate.co.uk

Unattended: When the **caravan** is **in use** and **you** have temporarily have moved away from the **caravan**.

Valuables: Any article made from precious metal, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamp, medal and coin collections, sporting equipment, and portable audio equipment.

We, Us, Our, Company: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham NG1 6FG Reg No: 1229676 Authorised and regulated by the Financial Services Authority

You, Your, Policyholder: The person(s) named in the **schedule**

POLICY COVER

1. **We** will cover **you** against loss or damage to the **caravan** and its **contents** caused by an insured peril

Insured perils

- 1 fire, explosion, lightning and earthquake;
- 2 storm or flood;
- 3 accidental damage;
- 4 malicious acts or vandalism
- 5 theft or attempted theft

Excluding

- a Theft of contents whilst outside the caravan
- b Theft of or loss or damage to **money, valuables**, firearms, wines, spirits and tobacco goods
- c Theft of or loss or damage to the **caravan** while the **caravan** is not being used unless it is kept at your **home** or **storage address** you have written and told **us** about and which **we** have accepted.
- d Theft of **contents** unless there is evidence of forcible or violent entry to or exit to or from the **caravan**.
- e Theft of electronic or electrical equipment whilst left in the **caravan** when it is not **in use**.
- f Accidental damage to **contents** and **valuables**.

Additional extensions

We will pay the additional costs of the following after loss or damage insured by this policy.

- a **Emergency removal**
If **your caravan** cannot be moved as a result of loss or damage while **in use**, **we** will pay the extra costs **you** reasonably have to pay to:
 - 1 recover the caravan from the scene of a road traffic accident;
 - 2 remove the caravan from the premises of a recovery company to the secure premises of our nearest approved repairer;
 - 3 re-deliver the caravan to you at your home or storage address as shown in the schedule.
- b **Loss of use**
If **you** cannot stay in **your caravan** as a result of loss or damage while **in use** and **you** decide to continue with **your** holiday, **we** may pay the extra costs **you** reasonably have to pay for:
 - 1 hotel accommodation costs (not including food and drink) up to £50 a day for up to 14 days; or
 - 2 hire costs for a replacement caravan up to £50 a day for up to 14 days
- c **Additional contents cover**
When the caravan is in use only, as long as the sum insured is enough to cover the **contents**, **we** will cover outside furniture kept in an awning

2. Public liability

We will insure any amounts which **you** legally have to pay for causing accidental bodily injury death or disease, accidental loss or damage to property arising out of **you** owning, possessing or using the **caravan** or the **contents** which happens within the **geographical limits**.

We will also insure defence costs **you** pay or agree to pay with our permission as well as the limit of liability for this section. **We** will cover **your** personal representatives entitled to cover under this section for any liability **you** or they may have. However **you** and they must keep to the terms, conditions and exclusions of this section.

We will also cover **you** or **your immediate family** for any legal liability as owner or occupier of the caravan to compensate others if, following an accident during the **period of insurance**, someone dies, is injured, falls ill or has their property damaged.

We will pay up to £2,000,000 in connection with any one incident.

Excluding

- a **We** will not cover public liability arising directly or indirectly while **you** are towing the **caravan**.
- b **We** will not cover loss or damage to property **you** own or are looking after if it is more specifically insured elsewhere
- c **We** will not pay if the liability that arises from death, injury or illness of **you** or **your immediate family**; loss of or damage to any property **you**, **your immediate family** or **your** domestic employees own or that **you** or they are responsible for.
- d **We** will not cover public liability arising directly or indirectly whilst the **caravan** is being used for business other than whilst being used for living in and/or selling from at shows and exhibitions and rallies and the like including travelling thereto and therefrom

Premium

The annual premium rate for both the caravan and the contents is £21.00 (including 5% insurance premium tax) per £1000 sum insured
There is a minimum annual policy premium of £78.75 (inc 5% insurance premium tax)

Settling Claims

1. The caravan

We will either pay the cost of repairing the **caravan** or, if the **caravan** is lost or damaged beyond economical repair, **we** may settle the claim as follows:

a **New For Old Cover**

If **you** suffer a total loss and the **caravan** is within five years of age from the date of manufacture and **you** have been the only owner, **we** may replace the **caravan** with a new **caravan** of the same make and model. **Your** sums insured must cover the cost of a new **caravan** of the same make and model. **You** must be able to provide the original purchase receipt.

b **Agreed Value**

If **you** suffer a total loss and the **caravan** is within five years of age from the year of manufacture and **you** have not been the only owner and you purchased the **caravan** from a caravan dealer, **we** may pay the purchase price paid by you. Our liability shall not exceed the purchase price paid by **you**. If you have bought **your caravan** from anybody other than a caravan dealer, **you** must be able to provide a valuation from a caravan dealer showing the original purchase price paid by **you** reflects the market value of the **caravan**. **Your** sums insured must cover the original purchase price paid by **you**.

c **Caravans over five years old**

If neither a) or b) above apply, **we** may pay the retail value of the **caravan** at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition.

2. The contents

We will pay the cost of repairing damaged items or:

- a pay the cost of replacing lost or damaged items by items of similar quality;
- b replace lost or damaged items with items of similar quality

We may take off an amount for wear, tear, and loss in value

If the sums insured on the **caravan** and **contents** at the time of the loss or damage are less than the cost of replacement less an amount for wear, tear and loss in value, **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable share of the loss accordingly.

General Exclusions

We will not pay for loss or damage:

- 1 To tyres unless caused by an insured peril
- 2 Resulting from road traffic accidents if the caravan is not roadworthy
- 3 Or any legal liability or bodily injury directly or indirectly caused by or arising from:
 - a Ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel;
 - b The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

We will not pay for loss or damage caused by:

- 1 Faulty workmanship, faulty design or using faulty materials;
- 2 Repairing, restoring, renovating, cleaning or dyeing;
- 3 Electrical or mechanical failure or breakdown;
- 4 Wear, tear or loss of value or any expense or costs that are indirectly caused by an insured peril;
- 5 Wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually;
- 6 Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals;
- 7 Chewing, scratching, tearing or fouling by animals;
- 8 Deception, unless deception is used to gain access or entry to the **caravan**;
- 9 Any loss or damage or liability caused by war, invasion, revolution, terrorism or any similar event;
- 10 Pressure waves from aircraft or other flying objects travelling at or above the speed of sound;
- 11 **You** towing **your caravan** if **your caravan** weighs in excess of 100% of the towing vehicle's kerb weight

We will not pay for:

- 1 The first £150 of each and every claim, unless the loss or damage occurred whilst the **caravan** was stored or permanently parked at a **CaSSOA** site;
- 2 More than £500 for any one item insured under the **contents** section;
- 3 The cost of replacing any undamaged item or parts of items forming part of a set, suite, carpet or of a matching colour or design if the remaining item or items can still be used and the loss or damage happens within a clearly definable area or to a special part and replacements cannot be matched;
- 4 Loss or damage or legal liability directly or indirectly arising from the **caravan** being loaned, leased or hired to any other person other than **immediate family members**;
- 5 Loss or damage if the caravan is being used as a **private residence**;
- 6 Loss or damage or legal liability occurring while the **caravan** is being used in connection with any trade, business or profession other than whilst the caravan is being used at shows and exhibitions and rallies and the like including travelling thereto and therefrom
- 7 Legal liability arising out of goods sold or supplied by **you**;
- 8 Loss or damage which happens before the start of this policy;
- 9 Loss or damage caused deliberately by **you**;
- 10 Loss or damage if **you** have not notified us of any changes to the storage location or security arrangements of the **caravan**.

General Conditions

- 1 **You** must keep to the terms and conditions of this policy
- 2 It is a condition of this policy that whenever the **caravan** is
 - a) left **unattended** and attached to the towing vehicle, **you** will make sure it cannot be moved by fitting a wheel clamp and/or a hitchlock.
 - b) left **unattended** whilst detached from the towing vehicle **you** must fit a wheel clamp and/or a hitchlock
If a twin axle caravan both axles must have a wheel clamp fitted.
- 3 **You** must take all reasonable steps to prevent or reduce loss or damage to the caravan and contents.
- 4 **You** must maintain the caravan in a sound, roadworthy condition and keep it in good repair.
- 5 **You** must not leave awnings up and attached to the caravan unless it is in use.
- 6 **You** must write and tell us immediately of any changes in your circumstances which affect this insurance (this includes any changes in storage and security arrangements). If you do not, your policy may not be valid.
- 7 **We** will not pay for any claim which is in any way fraudulent or exaggerated.
- 8 **We** may also make this insurance invalid and get back any money **we** have paid to **you** or **your** representative.
- 9 If your caravan is deemed beyond economical repair during the period of insurance of this policy, all cover will end from the date of loss and **we** will take premiums **you** owe from any amount **we** pay as **your** claim.
- 10 Under UK law **you** and **we** can choose the law that will apply to this contract. Unless **you** and **we** have agreed otherwise, this contract will be governed by English law.

Claims Procedure and Conditions

How to Claim:

If you wish to make a claim, **you** will need to contact:

IGI Claims Hotline
0115 934 9818
(9am – 5pm Mon – Fri)

IGI Insurance Company Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

When submitting a claim form you must give your policy number. When you become aware of an event which is likely to result in a claim under this policy.

1. You must

- a Provide in writing full details of injury or loss or damage as soon as possible and in any event within:
 - seven (7) days if caused by riot or civil commotion; or
 - thirty (30) days if from any other cause
- b Tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help **us** get back and identify the property;
- c Immediately send **us** every letter, claim, writ or summons without answering them;
- d Supply at **your** own expense, all reports, certificates, plans, specifications, quantities information and help **we** ask for;
- e Give **us** all information and evidence, including written estimates and proof of ownership and value, that we ask for. **You** must pay any costs involved in doing this.

2. You must not:

- a Leave any property for us to deal with;
- b Dispose of any damaged items until we have had the chance to inspect them;
- c Repair any damaged items until we have had the chance to inspect them;
- d Admit liability or promise to make a payment without our permission.

3. We may do the following:

- a Keep the insured property and deal with the salvage in a reasonable way;
- b Negotiate, defend or settle (in your name and on your behalf) any claim made against you;
- c Prosecute (in your name and for our own benefit), any other person in respect of any amount we have paid or must pay;
- d Appoint a loss adjuster to deal with the claim;
- e Arrange to repair the damage to the insured property.

4. You may do the following:

Carry out temporary emergency repairs to make good the caravan following damage caused by an insured peril. This is limited to the following without prejudicing your position:

- a Necessary boarding up following damage to windows, doors, fanlights and skylights to make the **caravan** secure.

Our acceptance of liability for any such temporary repair will always be subject to the terms and conditions of the policy.

5. Our rights:

- a **We** may take, or ask **you** to take, any action necessary to get back, from anyone else, any costs **we** have to pay under this policy. **We** may do this before or after **we** pay **your** claim;
- b **We** may take over the defence or settlement of a claim against **you** by another person.

6. Contribution – other insurances

If you have other insurance policies which cover the same loss, damage or liability as this policy, **we** will pay only **our** share of the claim.

Cancellations

1. If you pay an annual premium:

We may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end 14 days after the date of our letter or you may cancel the policy by giving **us** written instructions.

2. If you pay your premium by monthly instalments:

We may cancel the policy by writing to **you** at **your** last known address confirming that all cover will end seven days after the date of our letter (if **we** are cancelling the policy because a premium has not been paid); or 14 days after the date of **our** letter (if **we** are cancelling the policy for any other reason).

You may cancel the policy by giving us written instructions, **you** should also instruct **your** bank to cancel **your** Direct Debit.

If **you** or **we** cancel the policy, and **you** have not made a claim during the current **period of insurance**, **we** will refund the premium for any remaining period of cover.

Complaints Procedure

Caring for our Customers

Towergate Bakers and IGI's goal is to give an excellent service to all customers but we recognise that things do go wrong occasionally. **We** take all complaints received seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

Step 1. Seek Resolution by Towergate Bakers

If you are disappointed with any aspect of the handling of **your** insurance we would encourage **you**, in the first instance, to contact the manager concerned. **You** can write or telephone, whichever suits **you**, and ask **your** contact to review the problem. **You** should address **your** complaint to:

Towergate Bakers,
3rd Floor,
The Quadrangle,
Imperial Square,
Cheltenham
GL50 1PZ
Telephone 01242 528844
Fax 01242 253990
Email bakers@towergate.co.uk

You will receive an acknowledgement within 5 working days of receipt. Towergate Bakers aim to resolve complaints, following assessment and investigation, as quickly as possible. Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely **you** will be contacted with an update and given an expected date of response. This will not be beyond 20 working days from when **you** first made **your** complaint.

If you remain unhappy with the decision you receive you can refer the matter to the Financial Ombudsman Service (FOS), an independent dispute resolution body. **(Step 3 below)**

Step 2 Complaints arising from claims made under this policy

These are the responsibility of IGI, and should be referred to them. They will acknowledge **your** complaint within 5 working days of receipt and aim to resolve complaints, following assessment and investigation as quickly as possible. Most customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **you** will be contacted with an update and given an expected date of response. This will not be beyond 20 working days from when **you** first made your complaint.

If you remain unhappy with the decision you receive you can refer your complaint to the Managing Director. Please write with full details including policy number and/or claim number, to:

Managing Director
IGI Insurance Company Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

A review of the matter will then be carried out at senior level and a final decision given. If **you** remain unhappy with the decision **you** receive **you** can refer the matter to the Financial Ombudsman Service (FOS), an independent dispute resolution body. **(Step 3 below)**

Step 3 Refer your complaint to the Financial Ombudsman Service

If **you** remain unhappy with the final decision of **Towergate Bakers** or **Us** you can refer the matter to the Financial Ombudsman Service (FOS), an independent resolution body.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800
Fax: 020 794 1001
Website: www.financialombudsman.org.uk

The FOS will only consider **your** complaint if **you** have given **Towergate Bakers** or **Us** the opportunity to resolve it and **You** are an individual buying insurance in a private capacity, a business with a group annual turnover of less than £1million, a charity with an annual income of less than £1million or a trustee of a trust with a net asset value of less than £1million. Please follow the steps below. If, however, **we** do not resolve **your** complaint within 40 working days, the FOS will accept a direct referral.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

For more information on this policy, including all exclusions
Call 0870 998 0281
www.towergatebakers.co.uk
Towergate Bakers is a trading name of Towergate Underwriting Group Limited
The Quadrangle, Imperial Square, Cheltenham, Gloucestershire GL50 1PZ
Registered in England No. 4043759
Authorised and regulated by the Financial Services Authority
Registered Office: Towergate Partnership, Towergate House, Eclipse Park,
Sittingbourne Road, Maidstone, Kent ME14 3EN

MEETING YOUR DEMANDS & NEEDS

The Touring Caravan Insurance Scheme

The covers listed below meet the demands & needs of those wishing to benefit from the following protection:

Caravan and/or contents	Loss or damage to your caravan or contents by specified causes
Third Party/Public Liability	Your legal liability for injury to persons or damage to third party property excluding legal liability arising out of goods sold or supplied by you

Further details of these and other benefits can be found in pages 1 to 6 of this document.

For the Touring Caravan Insurance Scheme we use IGI Insurance Company Limited through Towergate Bakers. We have selected this insurer as offering value for money and quality service.

This statement does not form part of the terms and conditions of your policy.

WALKER MIDGLEY INSURANCE BROKERS LIMITED - TERMS OF BUSINESS:

By accepting these Terms of Business, you are giving your consent to the actions described in the following sections. Please read this document carefully.

COMPANY DETAILS: Walker Midgley Insurance Brokers Ltd, Yorkshire Bank Chambers, Fargate, Sheffield, S1 2HD Telephone: 0114 250 2770 Fax: 0114 250 2777. Walker Midgley Insurance Brokers Limited is authorised and regulated by the Financial Services Authority. Our Firm Reference Number (FRN) is 144231. You can check this on the FSA register by visiting the FSA's website www.fsa.gov.uk/register or telephone the FSA on 0845 606 1234.

OUR SERVICE: We offer a wide range of insurance products and have access to leading insurers in the marketplace. For the Touring Caravan Insurance Scheme we have selected IGI Insurance Company Limited through Towergate Bakers as offering value for money and quality service. We will explain the main features of the products and services that we offer you including details of the provider, main details of cover and benefits, any unusual restrictions or exclusions, any significant conditions or obligations and the period of cover. We will make a recommendation for you after we have assessed your needs, or advise you if we are unable to place your insurance. Our normal office hours are 9am to 5pm Monday to Friday.

CONFIDENTIALITY AND DATA PROTECTION: All information about you of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information we have about you in the course of arranging, placing and administering your insurance. This may involve passing information about you to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in your insurance. We may also pass information about you to credit reference agencies and premium finance providers in connection with the assessment of your financial standing generally and, in particular, where you have requested a premium instalment plan – this may include details of your payment record with us. We may also pass information about you to other companies with which we are associated. We or they may also use the information we hold about you to provide you with information on other products and services we or they can offer and which we or they feel may be of interest to you. If you do not wish to receive marketing information from us or them, or for us to disclose information about you to other parties for marketing purposes, please contact us immediately. In the interests of security and to improve our service, telephone calls you make to us may be monitored and /or recorded.

YOUR DUTY TO DISCLOSE INFORMATION: It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of the policy, and when you renew your insurance. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise. Please note that if you fail to disclose any material information to us and your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. You should take particular care to check the accuracy of all information you provide.

NOTIFICATION OF INCIDENTS/CLAIMS: It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter or claim received by you must be passed to us immediately, without acknowledgement. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests. Your policy summary and/or policy document will provide you with details on who to contact to make a claim. Claims payment will be made in favour of you. If you require a payment to be made to a third party then you must confirm the required payee name and details and provide a brief explanation for your request. Please contact us for guidance on claiming under your policy.

CANCELLATION: Your policy document will detail your rights to cancel your insurance once you have taken it out. Depending on the type of policy you have purchased, you may be entitled to cancel within 14 or 30 days of either conclusion of the contract or receiving your policy documentation, whichever occurs later. Where you cancel a policy before renewal you will be responsible for paying a charge to meet the cost of cover provided and administration expenses. Please see the Charges section. To enable your insurer to process the cancellation, you will need to return certificates and any official documents to our office within 30 days of your notice to cancel.

COMPLAINTS: It is our intention to provide you with the highest possible level of customer service at all times. However we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly. Should you wish to complain you may do so:

- In writing to the Complaints Manager Mr A P Wood
- By telephone on 0114 250 2770
- By Fax on 0114 250 2777
- By e-mail at enquiries@walkermidgley.co.uk
- In person by visiting our office (see above for address)

Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). Further details will be supplied at the time of responding to your complaint.

SOLVENCY OF INSURERS: We cannot guarantee the solvency of any insurer with which we place business. This means that you may still be liable for any premium due and not be able to recover the premium paid, whether in full or in part, should an insurer become insolvent.

TERMS OF PAYMENT: Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on or before the inception date of the policy
- Alterations to existing policies: immediate payment on or before the effective date of the change
- Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, we, or your insurer may be forced to cancel or lapse the relevant policy/policies, which could mean that part or all of a claim may not be paid. When renewal is invited and the policy is paid by monthly direct debit, we will issue a notice to you. To ensure you are not left without cover, the absence of a response to this notice will be deemed as your consent to cover being renewed automatically. If any direct debit or other payment due in respect of any credit agreement you enter into to pay insurance premiums is not met when presented for payment or if you end the credit agreement we will be informed of such events by the credit provider. If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer and if any money is owed under your credit agreement pay it to the credit provider or if we have already been debited with the amount outstanding use it to offset our costs. You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

Any payment we receive from you will be held by The Broker Network Ltd, which pays insurers on our behalf, in a Non Statutory Client Trust Bank Account held with RBS, HSBC or Alliance and Leicester. In some cases the payment we receive will be held on behalf of the provider with whom we arrange your policy as their agent. This means that any payment you make to us will be regarded as having been paid to the provider. This is known as risk transfer. By operating a Non Statutory Trust The Broker Network Ltd is permitted to, and may use such monies to cross fund clients premiums and claims. Please make all cheques payable to "The Broker Network Ltd" By instructing us to place insurance on your behalf you give your informed consent to these Client Money procedures. If there are any matters which you do not understand, or do not accept, you should discuss them with us before proceeding. We may pass the money you pay us to another intermediary. We will only do this where it is a necessary part of the process of arranging cover for you. Where this includes intermediaries outside the UK, the legal and regulatory regime may be different from that of the UK. In the event of the intermediary failing money may be treated differently than if it was held by an intermediary in the UK. You may notify us if you do not wish your money to be passed to a person in a particular jurisdiction. No interest will be payable to customers in respect of the client account. Any interest earned will remain in the ownership of The Broker Network Ltd.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS): We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at www.fscs.org.uk

CHARGES: In addition to the amount charged by insurers we also make charges to cover the administration of your insurance as detailed below: -

Non refundable arrangement fee	Nil	Mid-Term Amendments	£10.00
Renewals	£15.00	Lost papers/documents	£10.00
Reissue of Cover	£10.00	Temporary change	£10.00

Where we arrange low or non-commission paying products, we will charge an arrangement fee not exceeding 30% of the premium, and will advise you of the actual amount at the time of quotation or renewal. These fees may be subject to change. Where there are changes, we will confirm this clearly and the actual amount will always be disclosed to you before you commit to purchasing the product. As insurance brokers we earn our income predominantly from commission paid to us by insurers based on the amount they charge you. You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing or renewing your insurance cover. We may occasionally receive additional remuneration from certain insurers for insurance policies we place with them. Please ask us should you require further information

REFUNDS: Where a policy is cancelled before renewal, insurers charge to cover their costs, with the balance refunded to you, subject to no claim having been made. Full details will be available in your policy. In the event of an adjustment giving rise to a return of premium the amount may be refunded or held to credit. Insurers reclaim commission paid to us when you cancel a policy before renewal or where there is a mid-term alteration to your policy which results in a refund of premium. The amount reclaimed is based on the number of days until the planned renewal date. As a consequence, we will make a deduction to the value of the commission reclaimed, from any return premium owing to you. For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal. We will advise you if this affects you.

GENERAL: If any provision of these Terms is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected. These Terms shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the relevant court. These Terms supersede all proposals, prior discussions and representations (whether oral or written) between us relating to our appointment as your agent in connection with the arranging and administration of your insurance. These Terms constitute an offer by us to act on your behalf in the arranging and administration of your insurance. In the absence of any specific acceptance communicated to us by you (whether verbal or written) you are deemed to accept our offer to act for you on the basis of these Terms, by conduct, upon your instructing us to arrange, renew or otherwise act for you in connection with insurance matters.



*Authorised and regulated by the Financial Services Authority
Yorkshire Bank Chambers, Fargate, Sheffield S1 2HD*

Tel 0114 250 2770 Fax 0114 250 2777 www.walkermidgley.co.uk

For your protection telephone calls will be recorded and may be monitored



TOURING CARAVAN INSURANCE

Arranged by Walker Midgley Insurance Brokers in conjunction with Towergate Bakers
Underwritten by IGI Insurance Company Limited

Proposal Form

Note: – Touring Caravan Insurance is subject to a minimum annual premium of £78.75 (inc 5% insurance premium tax)

Mr/Mrs/Miss/Ms		First Names	
Surname			
Address			
Post Code			
Date of Birth	Telephone: Home	Work	
Occupation	Email Address		
What date do you wish cover to commence?			
<u>DETAILS OF YOUR CARAVAN</u>			
1	Caravan Make		
2	Caravan Model		
3	Year of Manufacture		
4	Age of Caravan (years)		
5	Serial / VIN / CRIS No		
6	Is the caravan single or twin axle?	Single Axle / Twin Axle (delete as appropriate)	
7	Address where the caravan is stored	Post Code	
8	Is the storage site registered with CaSSOA (Caravan Storage Site Owners Association)	Yes / No	
SUMS INSURED REQUIRED (£2million public liability is automatically included)			
Caravan (the structure of the caravan together with awning, fixed motor mover, and fixtures and fittings included in the manufacturer's original specification or supplied with the caravan or fitted by the manufacturer at a later date) <small>Premium Rate £21.00 (inc 5% insurance premium tax) per £1000 sum insured</small>		Sum Insured £ _____ <small>Note: The maximum sum insured for the caravan and awning combined is £15,000</small>	
Contents (standard caravanning equipment and all additional items you would reasonably take with you when using your caravan including pedal cycles, and portable motor movers) <small>Premium Rate £21.00 (inc 5% insurance premium tax) per £1000 sum insured</small>		Sum Insured £ _____	

MONTHLY PREMIUM PAYMENT

Would like to pay your premium by monthly direct debit? Yes / No
If ' Yes ' please give: -

Bank Sort Code:	Name of Bank Account:	Bank Account Number:
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Premium Credit Limited will write direct to you giving full payment details

LAW APPLICABLE TO THE POLICY The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any dispute concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

GENERAL QUESTIONS

1. In respect of the insurance now proposed have you ever held insurance before? Yes / No

If "Yes" please state: -

Name of Insurer _____ Policy Number _____

2. During the last three years have you suffered any loss or damage whether covered by insurance or not? Yes / No

If "Yes" please give details

3. During the last three years have any claims been made against you? Yes / No

If "Yes" please give details

PROPOSER'S DECLARATION

It is your duty to disclose all material facts to underwriters. A material fact is one that may influence an Underwriter's judgment in the consideration of your proposal. If you are in any doubt as to whether a fact is material you should disclose it. A copy of the proposal should be retained by you for your records.

I/We declare that the statements and particulars contained in this proposal are true and that I/we have not misstated or suppressed any material facts. I/we agree that this proposal together with any other information supplied by me/us shall form the basis of any contract of insurance effected thereon. I/we undertake to inform Underwriters of any material alteration to these facts occurring before completion of the contract of insurance.

I/We declare that the information provided above and the following statements, including any modifications in d) below, whether written by me/us or by others on my/our behalf are true and complete to the best of my/our knowledge:-

- a) the property which is the subject of this proposal shall be kept in good order and condition
- b) no insurer has declined my/our proposal, cancelled or refused to renew my/our policy or increased the premium or required special terms or conditions in respect of any of the risks proposed.
- c) I/we have not withheld any material fact
- d) I/we wish to modify the above statements and give details below: -

e) I/we understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd and to ABI so that they can make it available to other insurers. I/we also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd and ABI may pass information it has received from other insurers about other incidents anyone has been involved in.

IGI will treat your personal data fairly and lawfully in accordance with the Data Protection Act 1998

I/we agree that this Declaration, whether signed by me/us or caused to be signed for me/us, shall form the basis of the contract between IGI Insurance Company Limited and myself/ourselves.

Signature of Proposer

Date

IGI Insurance Company Limited (Reg No 1229676). Market Square House, St James's Street, Nottingham NG1 6FG
Authorised and regulated by the Financial Services Authority



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Note: – Touring Caravan Insurance is subject to a minimum annual premium of £78.75 (inc 5% insurance premium tax)