

## Frank Pickles Static Caravan Policy Summary

Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

This Static Caravan Policy is arranged and administered by Frank Pickles Insurance Brokers Limited and underwritten by Isle of Man Assurance Limited (**IOMA** or the **Underwriters**).

**Type of cover:** Static Caravan

**Period of Insurance:** 12 months

Frank Pickles Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority (FCA), FCA Register No 305297\*.

Isle of Man Assurance Limited is an Isle of Man company (No 003792C) whose registered office is IOMA House, Hope Street, Douglas, Isle of Man, IM1 1AP. Isle of Man Assurance Limited is authorised by the Isle of Man Financial Services Authority (IOMFSA). This can be checked on the IOMFSA's Register of Regulated Entities (Insurance) by visiting the IOMFSA's website at <http://www.iomfsa.im/entitiessearch.aspx>. Isle of Man Assurance Limited is also regulated by the United Kingdom Financial Conduct Authority for certain UK business, FCA Register No 142307. This can be checked on the Financial Services Register at <https://register.fca.org.uk/> by calling the FCA on 0800 111 6768.

## Caravan and Contents (Section 1)

### Summary of what is covered

#### Caravan

The static Caravan used by you, your family / friends for holiday purposes including:

- Standard fixtures and fittings, decking, skirting and verandas

#### Loss or damage by the following Causes

- Accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts
- New for old cover available for caravans less than 10 years old.

#### Additional Cover (Extra benefits included as standard)

- Additional cost of removing the Caravan to nearest repairer and returning it to the licensed holiday static caravan site including the disconnection and re-connection of services
- Site clearance for which you are responsible following insured damage
- Repair to mains services following insured damage

The above additional costs are included up to a maximum of £2,500 in any one period of insurance.

- Alternative accommodation to complete your holiday for up to £100 per day (including VAT)/£1,000 in any one period of insurance if your Caravan becomes uninhabitable as a result of loss or damage that is covered by Section 1
- The costs of replacing locks in the Caravan following loss or theft of keys providing the loss or theft of the keys has been reported to the police up to a limit of £250 (including VAT).

### Summary of what is NOT covered

Your policy will not pay for:

- Loss or damage while the Caravan is being used as a permanent residence or for any trade, business or profession, or while rented out
- Loss or damage to:
  - i) tyres unless caused by an insured peril
  - ii) generators or damage to the Caravan resulting from using generators
  - iii) fences or gates unless the Caravan itself is damaged at the same time and by the same cause
- Malicious damage caused by you or your family / friends or a permitted occupant of your Caravan
- Pedal Cycles
- The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used
- Loss or damage caused by:
  - i) frost
  - ii) water seeping in through windows, doors, ventilators, body joints or seals
  - iii) escape of water or oil or the freezing of water in any fixed water or heating installation between 1<sup>st</sup> November (or closing date of the licensed holiday static caravan site if earlier ) and 31<sup>st</sup> March unless the Caravan is occupied by you or has had the water turned off at the mains and all equipment fully drained down or has a central heating system which is in operation to maintain a temperature of not less than 4 degrees centigrade at all times.
  - iv) chewing, scratching, tearing or fouling by animals
  - v) any repairing, restoring, renovating, cleaning or dyeing process
  - vi) electrical or mechanical failure or breakdown
  - vii) depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril
  - viii) wet or dry rot, vermin, insects, fungus, or any gradually operating cause
  - ix) subsidence caused by a rise in the water table or by the coast or a riverbank being worn away
  - x) theft where the security requirements as specified in your policy schedule are not in force.
- Loss or damage if you have not notified your agent of any changes to the licensed holiday static caravan site address or security arrangement of your Caravan.
- Loss due to delay or detention by authorities.

<p><b>Summary of what is covered</b></p> <p><b>Caravan Contents</b></p> <p>The Caravan contents including:</p> <ul style="list-style-type: none"> <li>• Clothing, household goods whilst contained in the Caravan or in temporary use outside of the Caravan but within its plot boundary.</li> </ul> <p><b>Loss or damage by the following Causes</b></p> <ul style="list-style-type: none"> <li>• Fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.</li> </ul> <p><b>Additional Cover</b> (Extra benefit included as standard)</p> <ul style="list-style-type: none"> <li>• Loss of frozen food up to a limit of £200</li> <li>• Loss of metered water, liquefied petroleum gas or oil used for heating up to a limit of £250 (including VAT).</li> </ul>	<p><b>Summary of what is NOT covered</b></p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> <li>• Loss or damage to money, valuables, firearms, wines, spirits and tobacco goods</li> <li>• Accidental damage to Caravan contents</li> <li>• Theft of Caravan contents whilst outside the Caravan</li> <li>• Theft of Caravan contents not involving forcible and violent entry or exit to or from the Caravan</li> <li>• Theft of electronic equipment left in the Caravan whilst the Caravan is not in use</li> <li>• Theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like</li> <li>• Any theft which is not reported to the police and a crime reference number obtained</li> <li>• more than £1,000 for any one single item.</li> </ul>
<p><b>Excess</b></p> <p>The minimum excess applicable is £100. Please refer to your policy schedule for full details of the excesses that apply to your policy.</p>	
<p><b>Liabilities (Section 2)</b></p>	
<p><b>Summary of what is covered</b></p> <p>We will indemnify you against all sums which you or your family / friends become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>i) Accidental bodily injury (including death or disease) to any person other than you or any employee or member of your family.</li> <li>ii) Accidental loss or damage to property not belonging to, nor in the custody of, you or any employee or member of your family.</li> </ul> <p>arising from the use or ownership of the Caravan and occurring during the period of insurance.</p> <p>In addition, we will pay:</p> <ul style="list-style-type: none"> <li>i) Legal costs recoverable by a claimant</li> <li>ii) Your costs and expenses incurred in defending the claim but you must obtain our written consent before incurring these costs and expenses.</li> </ul> <p>The maximum amount We will pay for any claim, or claims arising from any one event will not exceed the Limit of Indemnity stated in the Policy Schedule against the corresponding contingency.</p>	<p><b>Summary of what is NOT covered</b></p> <ul style="list-style-type: none"> <li>- Liability for death, physical injury or illness to: <ul style="list-style-type: none"> <li>i) You or your family / friends</li> <li>ii) Any employee of you, your family / friends</li> </ul> </li> <li>- Damage to property owned by or in the custody or control of you or your family / friends.</li> <li>- Liability arising from the direct or indirect consequence of: <ul style="list-style-type: none"> <li>i) Assault or alleged assault</li> <li>ii) Any deliberate or wilful or malicious act</li> <li>iii) The transmission of any infectious disease or virus</li> <li>iv) The ownership or possession of any animal included under the Dangerous Dogs Act 1991</li> </ul> </li> <li>- Injury or damage arising out of any trade, business or profession of you and/or your family / friends</li> <li>- Injury or damage arising out of the use of any mechanically propelled vehicle.</li> <li>- Any claim or claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of asbestos/the presence of asbestos.</li> <li>- Use of the caravan for any trade, business or profession, or while rented out or used as a permanent residence.</li> <li>- Any action brought against you or your family in any court outside the European Economic Community.</li> <li>- Liability which is insured by or would but for the existence of this Section be insured by any other policy.</li> <li>- Liability created by any agreement, unless you would have been liable without the agreement.</li> <li>- Any claim of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of asbestos.</li> </ul>

## Personal Accident (Section 3)

### Summary of what is covered

If you or your family / friends suffers accidental injury while:

- i) Inside the Caravan  
or
- ii) In the immediate vicinity of the Caravan whilst it is being worked upon

which causes death within 12 months of its occurrence we will pay £10,000 to the deceased's legal personal representative(s).

### Summary of what is NOT covered

- Anyone aged under 16 or over 75 years old at the time of the accident
- Death or bodily injury caused by you or your family / friends committing suicide or attempting to commit suicide
- Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury
- Any claim arising directly or indirectly from the contracting of a disease or illness
- Any claim arising directly or indirectly from the injection or ingestion of any substance
- Any claim arising from any event, which exacerbates a previously existing bodily injury.

## Further Information

### Making a Claim

If you need to make a claim simply contact our Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9am to 5pm Monday to Friday on: 0191 258 8174

Alternatively you can E-mail: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

### Rights of Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please notify your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, your agent will then refund your premium in full (an agent administration charge will apply).

Thereafter you may cancel the insurance cover at any time by informing your agent. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period of Your Policy shown on Your Policy Schedule (an agent administration charge will apply).

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 7 days notice in writing (which will be by email if You have provided us with an email address) where there is a valid reason for doing so. A cancellation notice will be emailed to you at the email address last notified. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period of Your Policy.

### Your Satisfaction

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

### Complaints Procedure

If you have a complaint and your complaint is about the sale or administration of your policy please contact:

The Managing Director  
Frank Pickles (Insurance Brokers) Ltd  
33-35 Cross Green  
Otley  
LS21 1HD  
Tel: 01943 850123

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent, Frank Pickles, will pass it to the Underwriter.

If your complaint is about the handling of your claim or any other aspect of service you have received from the Underwriter please contact:

The Compliance Officer  
Isle of Man Assurance Limited  
IOMA House  
Douglas  
Isle of Man IM1 1AP  
Tel: 01624 681200  
Email: [info@iomagroup.co.im](mailto:info@iomagroup.co.im)

If it is not possible to reach an agreement with your agent, Frank Pickles, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR.  
Telephone: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you cannot settle your complaint with the Underwriter, Isle of Man Assurance Ltd, you may be able to refer it to the Financial Ombudsman Service in the UK as detailed above. If your complaint does not fall within the remit of the Financial Ombudsman Service in the UK you may have a right of referral to the Isle of Man Ombudsman, the Isle of Man Financial Services Ombudsman Scheme at:

The Financial Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Government Building  
Lord Street  
Douglas  
Isle of Man IM1 1LE  
Tel: 01624 686500  
Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

Isle of Man Assurance Limited is covered by the Financial Services Compensation Scheme (FSCS). Eligible holders of insurance policies issued by Isle of Man Assurance Limited who are resident in the UK may be protected by the UK Financial Services Compensation Scheme if IOMA should be unable to meet its liability to them. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### Law Applicable To This Contract

This policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England. The language used in the policy and any communications relating to it will be in English.

## Data Protection

The data supplied by you to us will only be used for the purposes of processing your policy including underwriting, administration and handling of any claim which may arise. Your information will be processed by your agent, Frank Pickles, in compliance with the provisions of all applicable data protection legislation. All information held by the Underwriters, Isle of Man Assurance Limited (IOMA), will be held in compliance with the provisions of all applicable data protection legislation. IOMA will use and disclose the information held about you in the course of arranging, placing and administering your insurance. This may involve passing information about you to other insurers, intermediaries and other third parties involved such as solicitors, loss adjusters, engineers, repairers, replacement companies etc. IOMA may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. IOMA may need to respond to enquiries by the Police concerning your policy in the normal course of their investigations and where it is necessary to administer your policy effectively or to protect your interests.

You are entitled upon the payment of an administration fee to inspect the personal data which is held about you. If you wish to make such an inspection please contact your agent, Frank Pickles, in the first instance.

In the interests of security and to improve service, telephone calls you make to the Underwriter may be monitored and/or recorded.

## Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

This Static Caravan Insurance is administered by Frank Pickles (Insurance Brokers) Ltd, Registered in England No. 676453.  
Registered Office: 33/35 Cross Green Otley West Yorkshire LS21 1HD

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Version April 2017