

'Napps Touring Holidays' Stored Caravan Insurance Scheme

The policy is specifically designed for and available to patrons of 'Napps Touring Holidays' who use their storage facilities and do not take their tourers offsite. The policy is underwritten by Certain Underwriters at Lloyds, administered by Leisure Underwriting Agents (a trading name of K.Drewe Insurance Brokers Ltd) and arranged by Wise Insurance.

PREMIUM - This is subject to a minimum premium of £75.00 including insurance premium tax (currently 5%). It is calculated at £14.18 per £1000 of caravan value, in addition an optional extension to cover awnings under 7 years old is £26.25 for cover up to £2500 on a new for old basis until it is 7 years old, cover is not available for awnings older than this. An allowance of 15% of the caravan value for accessories and 10% for contents is included free of charge. The price mentioned is an estimate only and should be treated as a guideline, although it will apply in most cases it may vary according to the individual circumstances and is subject to revision by the insurers at any time. The actual quotation will be given upon receipt of your completed proposal form.

PLEASE NOTE – We are unable to arrange cover the following:

- Caravans that are used for business, as a permanent residence or that are let out on hire.
- Policyholders who have been declared bankrupt, sustained a criminal conviction or had an insurance refusal or decline.
- Touring caravans that exceed 23ft (7 metres) in length or 7ft (2.3 metres) in width (internal measurements), we are therefore unable to insure the Avondale Panther or Fleetwood Heritage. Please be aware that foreign manufactured caravans may exceed these limits.
- The following make of caravans: **ROMA, HOBBY, LORD MUNSTERLAND (LMC) OR TABBERT.**

REFER to 'Wise Insurance' if you have suffered any accidents, losses or claims in the past three years with a caravan either owned, hired or used by you.

SUMMARY OF COVER.

Use - This policy is designed for caravans that are never taken off site, cover for use outside the site is not therefore covered under this policy. The insurers have assumed that your caravan is permanently kept at *Napps Touring Holidays site* and that they move your caravan to and from storage as necessary. We can also provide cover for owners that do wish to use their caravans for touring, in this instance please contact 'WISE INSURANCE SERVICES LTD' ON: 0870 603 0604 FOR A QUOTATION. The caravan may only be used for holiday and leisure purposes by the policyholder and their family and friends.

Loss or damage to the caravan - This includes fixtures and fittings, the cover provided is new for old until caravan is five years old subject to the amount you insure your caravan being the full replacement cost as new, otherwise Indemnity (market value) cover will apply, this is also subject to the amount you insure for being adequate to replace your caravan on this basis.

Caravan equipment and accessories – Included automatically free of charge up to a limit of 15% of the value of the caravan. Any equipment pertaining to the caravan or use of the caravan including refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like but excluding awnings.

Optional Awning cover – In the event of the awning being damaged, cover for repairs within seven years from the date of purchase as new, or if beyond economical repair, replacement with a new one of the same manufacturer and model or pay the cash equivalent at discretion. Loss or damage to the awning when erected and attached to the caravan is not covered when the caravan is left unoccupied for seven days or more. The cost of this extension is £26.25. Cover is not available for awnings over 7 years old.

Contents and personal effects (excluding valuables) – This is included free of charge up to a limit of 10% of the caravan amount insured, this is subject to a single article limit of £300 and excludes both pedal cycles, valuable items and items going outside the caravan, these should be insured on the 'all-risks' (outside home) section of your home contents insurance.

Liability to the Public – Indemnity in respect of injury to third parties, up to £2 million, and third party property damage.

Loss of Use – Cover for alternative accommodation, the hire of a similar caravan, if the caravan is rendered uninhabitable following a claim under this policy. Cover for up to £50 per day, £1500 in total. This relates to holidays booked prior to the incident for which the claim relates.

Personal Accident Benefits – Cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.

Excess – The policy cover excludes the first £75 for any claim except public liability claims.

Legal assistance and helpline – Legal assistance and uninsured loss recovery relating to the ownership or use of the caravan. These services are available 24 hours of day, 7 days a week throughout the year and are provided by Inter Partner Assistance and administered on their behalf by Arc Legal Assistance Ltd.

The Law applicable to the contract – Unless specifically agreed to the contrary, this insurance shall be subject to English Law.

***** A Specimen policy is available upon request from Wise Insurance Services Limited *****

FSA REGULATIONS – Details of this insurance may have been passed to you by the caravan site where your caravan is situated, the site in this instance are acting as an introducer, they are not qualified or authorised to deal with any queries or enquiries regarding this insurance. All enquires and payments with regard to this insurance should be directed at 'WISE INSURANCE SERVICES LTD'

Wise Insurance are an independent intermediary that acts on behalf and accepts responsibility for advice given in the arrangement of its customers insurances, they are authorised and regulated by the 'Financial Services Authority' under registration 301075. This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

This document is only designed as a guide to the insurance available, a comprehensive policy outline and 'Keyfacts' of the insurance will be provided by Wise Insurance with confirmation of your quotation in writing.

HOW TO ARRANGE COVER

Please complete and return the proposal form to 'Wise Insurance' (this may also be faxed if immediate cover is required). The address is: WISE INSURANCE, Caravan Dept, at: 10 Holmstall Parade, Burnt Oak, Middx, HA8 5HX. PHONE: 0870 603 0604 OR FAX: 0870 603 0921.

'Napps Touring Holidays' Stored Caravan Insurance Statement Of Fact - Underwritten by certain underwriters at Lloyd's

YOUR PERSONAL DETAILS - FULL NAME: Mr/Mrs/Miss/Ms - _____

ADDRESS: _____

POSTCODE: _____

DATE OF BIRTH: / / OCCUPATION & BUSINESS TYPE: _____

CONTACT DETAILS - PHONE: Daytime _____ Mobile: _____

Home: _____ EMAIL ADDRESS: _____

YOUR CARAVAN DETAILS - Make _____ Model _____

Year of Manufacture _____ Berth _____ Axle: (Single or Twin) _____

VIN/CRIS NO - (Uk caravans start SG and are 17 letters and numbers long, please refer to Wise Insurance if your caravan identification number starts with anything other than this as it will be a foreign manufactured caravan and may exceed the width and length restrictions.) _____

OWNERSHIP DETAILS - Purchase date (month + Year) / Price £ State if purchased from new or used.

INSURANCE HISTORY: Previous insurers:..... Policy no:..... Expiry date.....

CLAIM/LOSS OR ACCIDENT DETAILS (If none state none, if this is not the case you must contact Wise Insurance for terms and a reference):

COVER REQUIRED - FROM WHICH DATE IS INSURANCE COVER TO COMMENCE: / /

CARAVAN REPLACEMENT PRICE - If you purchased your caravan from new, 'New for Old' cover is available until it is 5 years old, in this instance you must insure it for the 'current' replacement price as new, otherwise please state the caravans present 'Market Value'.

CARAVAN £
(Please state replacement price)

EQUIPMENT & ACCESSORIES - covered free of charge for 15% of the caravan replacement price.

CONTENTS AND PERSONAL EFFECTS at 10% of caravan replacement price

Please refer to Wise Insurance for a revised quotation if the automatic cover for Equipment, Accessories and Contents is not sufficient.

OPTIONAL AWNING EXTENSION - This provides cover on a new for old basis until the awning is 7 years old and gives indemnity up to a limit of £2500. This is only available to awnings under seven years old and costs and extra £26.25 except where this falls within the minimum premium. **COVER REQUIRED? YES / NO (delete as appropriate)**

SECURITY & STORAGE - The policy only provides cover whilst the caravan is within the boundaries of *Napps Touring Holidays* and its storage facility.

NAME AND ADDRESS OF SITE: Napps Touring Holidays, Old Coast Road, Berrynarbor, Ilfracombe, North Devon, EX34 9SW.

STORAGE ARRANGEMENTS: The caravan is transported when not in use to a separate storage compound, which stores approximately 100 caravans.

SECURITY: The storage compound is comprised of a wooded area enclosed with gate that is secured with a padlock and situated next to an occupied dwelling.

ANTI-THEFT DEVICES: The caravan is fitted with both hitch lock and a wheel clamp when detached from its towing vehicle.

DISCLOSURE - Important - You must give full and true answers to all questions, if you do not do so, your insurance cover may not protect you in the event of a claim. Any other facts that are known to you which are likely to effect acceptance or assessment of the insurance cover you are requesting **MUST** be disclosed. Should you have any doubt about what you should disclose, do not hesitate to contact Wise Insurance Services Ltd.

You should keep a record of all correspondence and information given in connection with this proposal. A copy of this proposal form can be supplied on request, within a period of three months, after its completion. Please note that the information you are asked to supply may be used by us to provide you with details of other products and services.

WARRANTY - This insurance does not include use for touring as it is designed for patrons of 'Napps Touring Holidays' who use their storage facilities and do not take their tourers offsite. Caravans left unattended for 2 hours or more, will not be covered for theft or attempted theft unless a proprietary wheel clamp and hitch lock is fitted. The insurance will not be effective until this proposal has been received and accepted by *Wise Insurance Services Ltd.*

The Law Applicable To The Contract - the parties are free to choose the laws applicable to this insurance contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.

DECLARATIONS

PERSONAL DECLARATION - I confirm that neither I or any member of my family living with me:

- * In respect of a motor vehicle or caravan owned by us, has had any insurer decline to accept, cancel or refused to renew or apply special terms to any policy.
- * Been subject to any declaration of bankruptcy or been convicted of, or charged but not yet tried, of any offence other than driving.
- * Have not sustained any claims, damage or losses in respect of a motor or caravan insurance other than those disclosed under the above reference, all of which full details have been provided to Wise Insurance Services Limited.

CARAVAN DECLARATION - I confirm that the caravan proposed for this insurance:

- * Is or will not be used for touring and is only ever used and stored at 'Napps Touring Holidays' who transport the caravan to and from their storage facility and do not take the caravan offsite.
- * Is not kept on a site that has suffered damage or loss by storm, flood, theft or vandals.
- * Does not exceed 23 ft (7metres) in length or 7ft (2.3 metres) in width (internal measurements) and is not a Roma, Hobby, Lord Munsterland (Lmc), Tabbert, Avondale Panther, or Fleetwood Heritage.
- * Is or will not be occupied as a permanent residence, used for any form of business purposes or let out on hire.
- * Is always fitted with both a proprietary hitch lock and a wheel clamp when in use and when kept in storage.

INSURANCE DECLARATION - I declare that the statements and particulars given in this Proposal are to the best of my knowledge and belief, true and complete and that I have read the notes headed 'DISCLOSURE' and 'WARRANTY'. Where the form has been completed in part or full on my behalf, I confirm that I have read and agree that it is correct record of my answers.

Signature of Proposer _____ **Date of application** _____

TO ARRANGE COVER - Please complete and return the proposal form to 'Wise Insurance' (this may also be faxed if immediate cover is required).