

Static Caravan Comparison Document

Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Policy Title	Certificate Wording	Policy Wording
Throughout	Certificate	Policy
Introduction	n/a	New statement: you review the document periodically to ensure that the cover remains adequate and notify your broker without delay if any updates are required.
Claims	n/a	Updated contact number: 02891 276919
Complaints	Various <ul style="list-style-type: none"> • Lloyd's Complaints process and contact details unchanged • FOS contact details unchanged 	Updated Complaints procedure; separate sections for the following: <ul style="list-style-type: none"> • Policy Administration Enquiries • Claims Administration Enquiries • Policy Administration Issues • Claims Administration Issues (with updated contact number: 02891 276919) <ul style="list-style-type: none"> • Contact details for Commercial Express Complaints Manager removed • Contact details for ERGO Complaints Manager removed • Contact details for Channel Managing Agency Ltd Head of Compliance included
Authorisation and Regulation Notice	Authorisation and Regulation ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: Munich RE GROUP Offices, Plantation Place - 3rd Floor, 30 Fenchurch Street, London, EC3M 3AJ ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and	Removed

	<p>subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.</p> <p>Lloyd's are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. You or your representative can obtain the name of each of us and our respective shares by applying to Market Services, Lloyd's, One Lime Street, London EC3M 7HA.</p> <p>Our Firm Reference Number(s) and other details can be found on the Financial Services register at www.fca.org.uk.</p>	
Definitions	Certificate Definition	Removed (replaced by Policy)
Definitions – Contents	<p>Contents means Household linen, clothing and personal belongings which belong to or are the legal responsibility of You or Your Family while they are in your holiday caravan</p>	<p>Contents means Household linen, clothing and personal belongings which belong to or are the legal responsibility of You or Your Family while they are in your holiday caravan excluding:</p> <p>a) Money, jewellery, Gold Silver, watches, articles of precious metals, photographic and optical equipment, camcorders, furs, pictures, works of art, curios and stamp, coin and other collections, contact or corneal lenses, sports equipment, pedal cycles, fishing equipment, boating equipment, surfboards, pets, livestock, securities, documents of any kind and any other property otherwise more specifically insured.</p> <p>b) Any item worth more than 50% of the Contents Sum Insured unless specified in the Schedule.</p> <p>c) Property where more specific insurance is in place.</p> <p>(The items excluded were previously on the Key Facts document but not in the Policy Wording.)</p>
Definitions – Damage/Damaged	<p>Damage/Damaged accidental loss, destruction or damage to the Holiday Caravan and Contents.</p>	<p>Damage/Damaged loss of or damage to the Holiday Caravan and Contents. (removed accidental)</p>

Definitions – Geographical Limits	Geographical Limits means United Kingdom	Geographical Limits means United Kingdom, the Channel Islands or the Isle of Man
Definitions – Policy	n/a	New definition: Policy The entirety of the Policy , the Schedule and/or any endorsements or amendments (whether or not such endorsements or amendments are agreed prior to the Policy of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the Policy shall be construed as referring to the entire Policy
Definitions – Unoccupied	Unoccupied means when the Holiday Caravan has not been in use for more than 30 consecutive days	Unoccupied means when the Holiday Caravan has not been in use for 30 consecutive days
Definitions – We/Us/Underwriters	We/Us/Underwriters - Means ERGO Versicherung AG (UK Branch), AmTrust Europe Limited and Certain Underwriters at Lloyd's	We/Us/Underwriters - Means Channel Syndicate 2015
Section 1 – Holiday Caravan Cover – Basis of Settlement	c) The maximum We will pay for Damage to Contents as described in a) and b) above is 25% of the Holiday Home Sum Insured .	c) The maximum We will pay for Damage to Contents as described in a) and b) above is 25% of the Holiday Home Sum Insured unless otherwise stated in the Schedule .
Section 1 – Conditions – Winterisation Conditions	n/a	New Condition: Winterisation Conditions Damage caused by or resulting from escape of water, IS NOT COVERED, when the Static Caravan is occupied, between the period of 1st November to 31st March inclusive, unless; The Static Caravan has a central heating system on and fitted with thermostats to maintain a minimum temperature of 15C in the Caravan at all times during this period. If the Static Caravan is not occupied or not attended between the period of 1st November to 31st March inclusive, you must: i) switch off the water at the mains,

		<p>ii) drain all fixed water tanks and pipes, and</p> <p>iii) ensure that all taps and showers have been left opened and the plugholes left unobstructed. (The drainage should be carried out in accordance with the manufacturer's instructions)</p> <p>not occupied: shall mean without occupants living in, vacant, uninhabited, untenanted by people.</p> <p>not attended: shall mean at least one person not in charge of keeping the Caravan under observation and able to observe any attempt by any person to interfere with the Caravan with a reasonable prospect of preventing any unauthorised interference.</p> <p>If you fail to comply with these conditions, we may not pay your claim or any payment could be reduced, in respect of loss or damage resulting from escape of water or oil from any fixed domestic water or heating installation or water freezing in any fixed domestic water or heating installation.</p>
Exclusions to Section 1	<p>4) Damage caused by or resulting from the escape of water following the freezing of fixed water or heating systems occurring between 1st November (or the closing date of the site if earlier) and 31st March unless the holiday caravan:</p> <p>a) is occupied.</p> <p>b) has had the water turned off at the mains and all equipment fully drained (other than in respect of proprietary sealed central heating system containing antifreeze which has been fitted and maintained to the manufacturers specification)</p> <p>c) has a full central heating system is in operation to maintain a temperature not less than 4 degrees centigrade at all times</p>	Exclusion has been removed and replaced with Winterisation Conditions above

Sub-Section 1	We will indemnify you up to £1,000,000 in respect of amounts you become legally liable to pay...	We will cover you up to £1,000,000, or the amount as stated in Your Schedule , in respect of amounts you become legally liable to pay... (increased limits to be applied via endorsement)
General Exclusions	Northern Ireland Overriding Exclusion clause	Removed
General Exclusions	Several Liability Clause	Removed
Insurance Contract (change of Insurer details)	Under this certificate Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Certificate. This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 & JRPCX1702B3005 - Certain Underwriters at Lloyd's 20%.	Under this Policy Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Policy . This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under contract number B1262BW0231618 by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.