

A UNIQUE AND COMPREHENSIVE INSURANCE SCHEME

FOR

CARAVAN OWNERS

PROPOSAL FORM



Camberford Law plc

Innovative Insurance Solutions – Since 1958

Insurance Brokers
Underwriting Agents
Authorised and Regulated by
the Financial Services Authority

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This is a guide to the insurance available in the Caravan and Chalet Park cover. The descriptions below are brief and not intended to convey the full terms and conditions. A full policy wording is available on request.

Synopsis of Cover:

Section 1 – Structures

This section covers Caravans, Chalets, Mobile Homes and Beach Bungalows, including Fixtures and Fittings and Furnishings, boundary fencing and the like.

Insured for “All Risks” of physical loss or damage occurring during the period of insurance by any cause not contained in the exclusions.

Section 2 – Contents

This Section covers the Contents of Structures as defined in Section 1 and can be extended to include TV sets, hi-fi equipment, videos, radios and the like.

Insured for “All Risks” of physical loss or damage occurring during the period of insurance by any cause not contained in the exclusions.

Section 3 – Property Owners Liability

As provided for in the Schedule.

It is hereby noted and agreed that this insurance shall cover all sums for which the Assured shall become legally liable to pay for in respect of:

Accidental bodily injury and illness to persons who at the time of such accident or illness were not engaged in the employ or the services of the Assured, and accidental damage to property not belonging to or held in trust by the Assured or persons in the employ of the Assured all happening during the period specified in the Schedule following:-

- (a) defects in building, including television and radio aerial masts and their fittings;
- (b) defective sanitary arrangements or subsidence;
- (c) repairs or alterations to the buildings but not where repairs or alterations are being carried out by contractors or sub-contractors working on the premises.

Underwriters’ maximum liability under this extension for any one event consequent upon one cause shall be limited to £1,000,000; but Underwriters will in addition pay all law costs with their written consent. This indemnity does not apply to nor include liability arising:-

- (i) under any contract entered into by the Assured unless such liability would have attached to the Assured even in the absence of such agreement;
- (ii) from lifts, elevators or hoists;
- (iii) from boilers or pressured plants other than domestic heating boilers;
- (iv) from the ownership of any property not insured hereon or subsequently endorsed hereon.

Please answer all the questions for each of the relevant sections as fully as possible.
 Incorrect answers or failure to disclose all material facts may render the insurance inoperative. Material facts are those, which would influence acceptance or assessment of the insurance risk. If you are in doubt, please disclose them or seek assistance from our insurance representative.

Incorrect answers or failure to disclose all material facts may render the insurance inoperative. Material facts are those, which might influence acceptance or assessment of the insurance risk.

Proposers Full Name

Trading Name

Site Address

Postcode Telephone No

Email Address

Postal Address (if different from above)

Postcode Telephone No

Period of Insurance From To

Section 1

Is cover required? Yes No

Please give total values for	(i) Static Vans (Reinstatement) Caravans under 10 years old	£
	(ii) Static Vans (Indemnity) Caravans over 10 years old	£
	(iii) Chalet	£
	(iv) Mobile Home	£

Please supply details of the caravan/chalet/mobile home to be Insured

Model/Make	
Year Of Manufacture	
CRIS No	

Please advise on physical safeguards against extreme weather conditions

Are units anchored? Yes No

If not anchored, what other arrangements are there for protection of units?

Please state the general period of unoccupancy of the units on site months

Section 2 – Contents

Contents – Static Vans Value £

Contents – Mobile Homes & Chalets Value £

Excluding valuables and items of a personal nature but including antiques, paintings and Objects d’art not more specifically insured and gas cylinders whilst stored outside the structure. Maximum limit for antiques, paintings and objects d’art will not exceed 15% of the total sum on contents.

Section3 Property owners Liability

Is cover required? Yes No

Limit of Indemnity £1,000,000 £2,000,000 £5,000,000

Does the site have potential exposure to flooding Yes/No

Has the site ever actually flooded Yes/No

Will the static home be used as your only residence Yes/No

Is it protected by at least one fire extinguisher Yes/No

Do you or anyone living with you have any criminal convictions Yes/No

If yes please provide details:

Do you have any convictions or pending prosecutions Yes/No

If yes please provide details:

Have you previously held Caravan Insurance

Yes/No

If Yes please provide details of previous Insurers

Claims: Losses/claims occurred for last five years

	Incident date	Type of Incident	Costs

I/We declare that the above statements are true and full and that to the best of our knowledge and belief nothing materially affecting the risk has been concealed, and that the amount proposed for Insurance represents the full value of the property to be insured and I/we agree that this proposal shall be the basis of the contract between me/us and the Underwriters.

Date

Signature of Proposer