

AA Leisure Home Insurance

Leisure Home Policy Wording

AA



Welcome to Your AA Leisure Home Insurance – Leisure Home Policy

Your policy booklet and schedule include everything **You** need to know about **Your** AA Leisure Home Insurance policy. Alternatively, **You** can always contact **Our** experienced customer service agents who are there to help **You** with all **Your** home insurance needs.

The AA is able to offer **You** more than just great deals on home insurance. If **You** want more information on **Our** other products or services, **We** can help **You**. Either call **Us** or visit **Our** website on theAA.com.

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Definition of Words in this Policy

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

British Isles

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Computer System

Any computer, data processing equipment media or part thereof, or system of data storage and retrieval, or communications system, network, protocol or part thereof, or storage device, microchip, integrated circuit, real time clock system or similar device or any computer software (including but not limited to application software, operating systems, runtime environments or compilers), firmware or microcode.

Contents

Household goods and personal property all belonging to or the responsibility of **You** and **Your Family** and contained in the **Home** or in the open within the boundaries of the **Land** belonging to the **Home**.

The term **Contents** does not include:

- Property more specifically insured by this or any other policy;
- Motor vehicles (other than domestic gardening machines), caravans, watercraft, aircraft and their accessories;
- Animals;
- Securities and documents of any kind;
- Permanent fixtures and fittings;
- Property or **Money** held for any professional or business purposes other than the letting of the **Home** for reward.

Excess

The first part of any claim which **You** must pay.

Home

The structure of **Your** static caravan holiday home, static holiday caravan, holiday lodge, leisure home or chalet as described in the schedule and its:

- domestic outbuildings, garages, porches, sheds, fixed storage chests, skirting and floatation units;
- permanent fixtures and fittings, service tanks, pipes, cables, solar panels, wind turbines, radio and television aerials, satellite receiving aerials and masts;
- paths, drives, terraces, walls, hedges, gates and fences all contained within the boundaries of the **Land**.

Land

The plot as defined in the **Home's** site agreement

Market Value

The value of the **Home** taking into account its type, age, wear and tear and general condition in the open market at the time of the loss, together with the cost of site clearance, debris removal and dismantling.

Money

Cash, bank or currency notes, cheques, travellers cheques, postal or money orders, savings stamps and certificates, travel tickets, luncheon vouchers, current stamps (face value only) and gift tokens.

New for Old

The cost of replacing the **Home** with its brand new equivalent in the event of a total loss taking into account fees and associated costs as applicable.

Personal Effects and Clothing

Personal property which is normally worn or carried on or about the person.

The term **Personal Effects and Clothing** does not include **Money**, credit cards, sports clothing and equipment, contact or corneal lenses.

You/Your

The person(s) named in **Your** schedule.

Unoccupied

- insufficiently furnished for normal occupation, or
- furnished for normal occupation but has not been lived in for more than 72 consecutive hours.

Valuables

Jewellery, gold, silver, precious metals, clocks and watches, coin, medal and stamp collections, works of art, furs, televisions, radios, home computers, audio and video equipment.

We/Us/Our

The insurers named in **Your** schedule.

Your Family

You, Your spouse, partner, civil partner, children, parents and other relatives.

How to Use Your Leisure Home Policy

Your policy and the cover it provides

The policy booklet gives details of all the cover available under **Our** AA Leisure Home Insurance policy.

Cover is divided into two main sections, **Home** and **Contents** and personal possessions and each section tells **You** what **We** will and will not pay for. The schedule, which is enclosed with **Your** policy makes the document particular to **You**. The schedule shows which sections of the policy apply to **You** and also the amount of cover provided under those sections. **You** will not be covered under any section that has not been requested and paid for by **You**.

However, **You** may apply to alter **Your** cover at any time in the light of changing circumstances. **You** should read **Your** policy carefully and if **You** are unsure on any point **You** should contact AA Leisure Home Insurance Services.

Misrepresentation

In arranging **Your** insurance **We** will have asked a number of questions which **You** were required to answer. **You** must take reasonable care to ensure that **You** have answered all these questions honestly, to the best of **Your** knowledge, and have provided full answers and all relevant details. If questions are not answered honestly and to the best of **Your** knowledge then **Your** policy may be cancelled or **Your** claim rejected or not fully paid. **You** may also have difficulty in obtaining insurance in the future or experience extra cost in doing so.

Making a claim

To make a claim, check **Your** policy schedule to make sure **You** have the appropriate cover. Then follow the instructions on how to make a claim on page 26 and conduct of claims relevant to the cover concerned. **You** should ask AA Leisure Home Insurance Services for a claim form and let them have as much information as possible to help them deal with **Your** claim quickly and fairly. Finally, do not hesitate to ask for advice; AA Leisure Home Insurance Services will be pleased to help **You**. Telephone 0344 892 1416.

Leisure Home Insurance Cover

We will pay for any loss, damage, injury, cost or liability described in this policy arising from events happening during any period of insurance for which **You** have paid and **We** have accepted the premium.

The statement of fact and declaration made by **You** are incorporated into this insurance contract.

This policy should be read together with the schedule and any endorsements.

If you need to complain

AA Leisure Home Insurance Services aim to provide **You** with a high level of service at all times. However, there may be a time when **You** feel that our service has fallen below the standard **You** expect. If this is the case and **You** want to complain, **We** will do **Our** best to try and resolve the situation.

a) There are several ways you can contact us:

Phone: 0344 346 0427

Post: The Managing Director
AA Leisure Home Insurance Services
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ

We will either acknowledge **Your** complaint within 5 working days of receipt, or offer **You Our** final response if **We** have concluded our investigations within this period.

If **We** acknowledge your complaint, **We** will advise **You** who is dealing with it and when **We** expect to respond. **We** aim to respond fully within 8 weeks. However, if **We** are unable to provide a final response within this period **We** will write to **You** before this time and advise why **We** have not been able to offer a final response and how long **We** expect **Our** investigations to take.

If **You** remain unhappy with **Our** final response, or **We** have not managed to provide a final response within 8 weeks of **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service for help and advice.

b) There are several ways You can contact them:

Phone: 0800 023 4567 or 0300 123 9123

Web: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **Your** insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance **You** are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

How much to insure for

It is up to **You** to make sure that the amounts **You** insure for represent the full value of the property concerned. If **You** would like guidance on this subject, please ask **Us**. **You** can change **Your** sums insured at any time, **You** don't have to wait for renewal.

Index Linking

If **Your** schedule shows that **You** have selected claims settlement on a **New for Old** basis the sum insured under section 1 of the policy will be adjusted yearly in line with the Government's General Index of Retail Prices or another appropriate index. No charge will be made for this during each year but renewal premiums will be calculated on the adjusted sum insured. Index linking will continue from the date of loss or damage to the settlement of the resulting claim provided **You** have not unreasonably delayed notification or settlement of the claim.

AA Leisure Home Services is underwritten as follows:

Allianz Insurance plc Registered Office:

57 Ladymead
Guildford
Surrey
GU1 1DB.

Registration Number 84638. Authorised and regulated by the Financial Conduct Authority. Pinnacle Insurance plc. Registered Office: Pinnacle, House, A1 Barnet Way, Boreham Wood, Hertfordshire, WD6 2XX. Registration Number 1007798. Authorised and regulated by the Financial Conduct Authority.

You can check the above insurers' details on the Financial Conduct Authority's register by visiting their website: www.fca.org.uk or by contacting 0800 111 6768.

Section 1; Home & Contents

This section only applies to **You** if set out in your policy schedule.

We will not pay more in total than the sum insured for Section 1; **Home** and **Contents** shown in your policy schedule (adjusted by index linking if **Your** schedule shows that you have selected claim settlement on a **New for Old** basis) for any one claim under causes A-G, L, Q. **We** will pay in addition amounts due under covers H-K, M-P, R-T up to the limits shown.

The following limits also apply:

- **Contents** up to 30% of the sum insured for Section 1; **Home** and **Contents** or £20,000 whichever is the greater.
- **Valuables** up to £2,000 for any one item and 10% of the sum insured for Section 1; **Home** and **Contents**.
- **Home** and **Contents** in total.
- **Money** up to £250
- **Contents** in the open within the boundaries of the **Land** is limited to £350.

We will pay for

A. The Cover

Loss of or damage to the **Home** and **Contents** caused by:

1. Fire, explosion, lightning, earthquake.
2. Smoke.
3. Riot, civil commotion, labour and political disturbances.
4. Malicious persons or vandals.

We will not pay for

A.

2. Damage caused by repeated exposure or any gradually operating cause.
4. Loss or damage caused by persons lawfully in the **Home**.

We will pay for

5. Storm, flood or weight of snow.

6. Escape of water, liquefied petroleum gas or oil from any fixed heating or domestic water installation, washing machine, dishwasher or freezer.

7. Theft or attempted theft.

We will not pay for

5. Damage caused by frost.
Loss of or damage to hedges, gates and fences, from ground water rising and property in the open.

6. Damage to the installation or appliance itself.
 - Damage caused while the **Home** is **Unoccupied** during the period 1st November until 31st March and the park is closed unless:
 - a) the water has been turned off at the mains and all equipment fully drained down, or
 - b) during the period the park remains open the following conditions apply
 - i) the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or
 - ii) an automatically operating central heating system is used to maintain a minimum temperature of 15°C within the **Home** at all times.

7. Loss of **Money** unless involving forcible and violent entry to or exit from the **Home**.

We will pay for

8. Collision involving aircraft or aerial devices or anything dropped from them, vehicles or animals.
9. Falling trees or branches
10. Falling receiving aerials and their fittings or masts, telegraph poles, pylons or lamp posts.
11. Subsidence or heave of the site which the **Home** stands, or landslip.

We will not pay for

- Loss or damage occurring whilst the **Home** or any part is lent or let or the **Home** is **Unoccupied** unless involving forcible and violent entry to or exit from the **Home**.
 - Loss or damage by **You** or **Your Family** or any tenant.
 - Loss by deception unless deception is only used to gain entry to the **Home**.
8. Damage caused by domestic pets or insects.
 9. Damage to hedges, gates and fences. The cost of removal if the fallen tree or branch has not caused damage to the **Home**.
 - Loss or damage during tree felling, lopping or topping.
 10. Damage to the installation or appliance itself.
 11. The first £500 of any claim. Damage resulting from coastal or river erosion.
 - Damage resulting from faulty workmanship or the use of defective materials.

We will pay for

12. Accidental loss or damage to:
- a) the **Home**
 - b) **Contents** inside the structure of the **Home**.

We will not pay for

- Damage to paths, drives, terraces, patios, walls, service tanks, hedges, gates and fences unless the structure of the **Home** is damaged at the same time.
 - Damage resulting from the bedding down of new buildings or the settlement/shrinking of newly made up ground.
 - Damage resulting from demolition of or alteration or repair to the **Home** or the **Land** on which the **Home** stands.
 - Arising from construction. Resulting from movement of solid floor slabs and non load bearing walls unless the foundations beneath the load bearing walls of the **Home** are damaged at the same time by the same cause.
12. Loss or damage caused while the **Home** is lent or let
- Loss or damage which is specifically excluded elsewhere in Section 1; **Home** and **Contents**.
 - The cost of maintenance.
 - Loss or damage caused by faulty workmanship or design or the use of faulty materials.
 - Loss or damage to contact or corneal lenses.
 - Deterioration of food.

We will pay for

B. Frost Damage to Plumbing Installations

Frost damage to interior fixed domestic water or heating installations.

We will not pay for

- Loss or damage caused by wear and tear, atmospheric or climatic conditions, rot, fungus, insects, vermin, domestic pets or insects, repair, cleaning, alteration, restoration, dyeing, depreciation or any gradually operating cause.
- Loss or damage caused by mechanical or electrical breakdown.
- Loss or damage to computers or computer equipment:
 - a) by erasure or distortion of data.
 - b) by accidental erasure or mislaying or misfiling of documents or record.
 - c) by viruses.
 - d) by contamination.

B.

- Damage caused while the **Home** is **Unoccupied** during the period 1st November until 31st March and the park is closed unless:
 - a) the water has been turned off at the mains and all equipment fully drained down, or

We will pay for

C. Breakage of Glass, Mirrors and Sanitary Ware

Accidental breakage of:

- a) glass, sanitary ware and ceramic hobs, all forming part of the **Home**.
- b) mirrors, glass tops to furniture, ceramic hobs and fixed glass in furniture occurring in the **Home**.

D. Damage to Underground Services

Accidental damage to underground services to the **Home** for which **You** are legally responsible.

We will not pay for

- b) during the period the park remains open the following conditions apply;
 - i) the water is turned off at the mains stopcock, all taps left open and plug holes left unobstructed, or **Home** and **Contents** continued
 - ii) an automatically operating central heating system is used to maintain a minimum temperature of 15°C within the **Home** at all times.

We will pay for

E. Damage to Electrical Equipment

Accidental damage to televisions, radios, home computers, rented telephone equipment, audio and video equipment in the **Home**.

We will not pay for

E.

- Damage to records, films, tapes, cassettes, discs, cartridges or styli.
- Damage caused by wear and tear, mechanical or electrical defect.
- Damage caused by cleaning, repair, restoration or use contrary to makers' instructions.
- Damage to equipment designed to be portable whilst it is being transported or carried or moved e.g. laptop computers portable computers disc players portable televisions.
- Accidental damage or contamination to computers or computer equipment by:
 - a) erasure or distortion of data;
 - b) accidental erasure or mislaying or misfiling of documents or records;
 - c) viruses.
- Damage to equipment not in or on the **Home**.
- Damage caused by rot fungus insects or vermin.
- Damage caused by action of light or any atmospheric or climate condition.
- Damage caused by gradual operating cause.
- Damage caused by chewing scratching tearing or fouling by domestic pets.

We will pay for

F. Household Removal

Accidental loss or damage to **Contents** while in direct transit from the **Home** for permanent removal to another within the **British Isles**.

G. Additional Costs

The additional costs of:

- a) re-siting and delivery;
- b) complying with government or local authority requirements;
- c) architects, engineers, surveyors and other professional fees.
- d) clearing debris, demolition, shoring or propping up necessary as a result of loss or damage insured by Section 1; **Home** and **Contents**.

H. Contents Temporarily Removed

Up to 15% of the limit on **Contents** for loss of or damage to **Contents** while temporarily removed from the **Home** but still in the **British Isles** caused by:

- a) the cover described in paragraphs A1 to A11 above except theft or attempted theft.

We will not pay for

F.

- Loss of or damage to china, glass, earthenware and brittle items unless they have been packed by a professional packer.
- Loss or damage caused by scratching, denting, or bruising.

G.

- b) Costs for complying with requirements notified before the loss or damage occurred.
- c) Fees charged for preparing any claim under this policy.

H.

- Loss or damage to property for sale or away on exhibition or in a furniture depository.

We will pay for

- b) Theft
 - i) from or during direct transit to or from any bank or safe deposit.
 - ii) from any building where **You** or **Your Family** are employed or carry on business or reside.
 - iii) from any building where entry or exit has been gained by violent and forcible means.

I. Temporary Accommodation and Loss of Rent

Up to 20% of the sum insured on **Home** and **Contents** for:

1.
 - a) the reasonable costs of **Your** temporary accommodation.
 - b) loss of rent payable to **You**.
 - c) ground rent, council tax or rates which continue to be payable by **You**.
 - d) Emergency kennelling for **Your** domestic pets during the period necessary to restore **Your Home** to a habitable condition, as a result of loss or damage insured by paragraphs A1 to A12 above.
2. Loss of rent payable to **You** as a result of damage caused by any of the perils listed in paragraphs A1 to A12 above to property in the vicinity of the **Home** preventing or hindering the use of the **Home** or access to it.

We will not pay for

- Theft of **Money** unless involving forcible and violent entry to or exit from a building.
- Storm, flood or malicious damage to property which is not in a building.
- Loss or damage to **Contents** in the custody or control of **You** and **Your Family** whilst temporarily living away from the **Home** for the purposes of education.

We will pay for

J. Compensation for Death in Your Home

£10,000 if **You** or **Your** spouse, partner or civil partner are fatally injured in the **Home** as a direct result of:

1. fire or assault
2. an accident (but not to persons over 70 years of age) provided death occurs within 12 calendar months of the incident.

K. Theft or Loss of Keys

The reasonable cost of replacing the external door locks to the **Home** if their keys are stolen or lost.

L. Frozen Food

Spoilage of domestic food in any freezer at **Your Home** caused by any malfunction or rise or fall in temperature in the freezer.

We will not pay for

L.

- Spoilage resulting from the deliberate disconnection by the supply authority of the individual gas or electricity supply to **Your Home**.
- Spoilage resulting from strike, lockout or industrial dispute.
- Property mainly used for business trade profession or employment service.

We will pay for

M. Contents at University/College

Up to £2,000 for loss of or damage to **Contents** temporarily removed from the **Home** but within the **British Isles**, for the purposes of education caused by circumstances as described in paragraphs A1 to A11 above.

N. Wedding Gifts Cover

Up to £3,500 for loss or damage to wedding gifts caused by the circumstances described in paragraphs A1 to A11 above for one month before and one month after the wedding day of **You** or **Your Family**.

O. Loss of Metered Water, Domestic Heating Oil and Liquefied Petroleum Gas

Up to £750 for loss of metered water, domestic heating oil and liquefied petroleum gas following accidental damage to interior fixed domestic heating or water installations situated in or on the **Home**.

We will not pay for

M.

- Loss of or damage to **Contents** by theft unless involving forcible and violent entry or exit from a building.
- Loss of or damage to **Contents** insured under any other policy other than our rateable proportion.

N.

- Loss or damage to wedding gifts outside the **Home**.

O.

- Loss or damage caused while the **Home** is **Unoccupied**.

We will pay for

P. Garden Cover.

If **Your** garden is damaged by: fire, explosion, lightning, malicious persons, riot, theft or attempted theft, damage by vehicles, animals or aircraft **We** will pay the cost of relandscaping up to £750, but not more than £250 for any one tree shrub or plant.

Q. Emergency Access

Damage to your **Home** caused by forced access to attend a medical emergency or an event which could result in damage to the **Home**.

R. Liability To The Public

Up to £5,000,000 for any one cause (other than death, bodily injury or disease of **Your** domestic employees, where the amount is £10,000,000), plus defence costs and expenses incurred by **You** with **Our** consent, to indemnify **You** and **Your Family** against legal liability for:

- a) accidental death, bodily injury or disease of any person.

We will not pay for

P.

- Loss or damage to items not contained within the boundaries of the **Land**.
- Loss or damage caused by **You** or **Your Family** or any person lawfully in the **Home**.
- Loss or damage caused by theft when the **Home** is **Unoccupied**.
- Any plant, shrub or tree grown for business purposes.

R. Liability arising from:

- Accidental death, bodily injury, illness or disease to **You** or **Your Family**.
- Damage to property which belongs to **You** or **Your Family**, employees or is in their custody or control.
- The ownership of any building or building or land other than the **Home** and **Land**.
- Any profession, business, or employment of **You** or **Your Family** other than the letting of the **Home** for reward.

We will pay for

- b) Accidental damage to property arising:
 - i) from the ownership or occupation of the **Home** and the **Land**;
 - ii) from any other private residence formerly owned and occupied by **You** and which **You** have sold and incurred by reason of Section 3 of the Defective Premises Act 1972, provided that no other insurance covers the liability;
 - iii) from the employment of any domestic servant;
 - iv) in any other personal capacity anywhere
- c) in the **British Isles** or during a temporary visit worldwide.

We will not pay for

- The ownership, possession or use of any mechanically propelled vehicle (which includes motor cycles, children's motor cycles, children's motor cars, quad bikes and children's quad bikes) other than liability arising from the ownership, possession or use of domestic gardening machinery.
- The ownership or use of aircraft or watercraft unless they are models or hand propelled or sailboards and windsurfers specified on the schedule.
- Any agreement or contract unless liability would have applied anyway.
- The ownership or possessions of an animal to which any section of the Dangerous Dogs Act 1991 (or any amending legislation) applies.
- Any liability arising from an award of a Court outside the **British Isles**.

We will pay for

S. Unrecovered Court Awards

Up to £1,000,000 for sums which **You** or **Your Family** have been awarded for accidental death, bodily injury or disease or accidental damage to property of the type described in paragraph R and where **We** are satisfied that these sums are not recoverable from the party held responsible by the Court. The award must be made in a Court in the **British Isles** and must not be the subject of any appeal.

T. Title Deeds

Up to £2500 for the cost of preparing new title deeds to the **Home** if they are lost or damaged by circumstances in Paragraphs A1 to A11 when in the **Home** or in **Your** bank.

We will not pay for

Settlement of Home and Contents Claims

We will not pay more in total than the sum insured for Section 1 **Home** and **Contents** shown in **Your** policy schedule adjusted by index linking if **Your** schedule shows that you have selected claim settlement on a **New for Old** basis for any one claim under causes A-G, L, Q. **We** will pay in addition amounts due under covers H-K, M-P, R-T up to the limits shown.

The following limits also apply:

- **Contents** up to 30% of the sum insured for section 1 **Home** and **Contents** or £20,000 whichever is the greater.
- **Valuables** up to £2,000 for any one item and 10% of the sum insured for section 1 **Home** and **Contents** in total.
- **Money** up to £250.
- Property in the open within the boundaries of the **Land** is limited to £350.

The sums insured will not be reduced by the amount of any claim.

New for Old

If **Your** schedule shows that **You** have selected claims settlement on a **New for Old** basis the following applies to **Your** policy:

If the **Home** is lost or damaged beyond economical repair, **We** will settle on a **New for Old** basis.

Alternatively, should a cash settlement be required **We** will arrange a cash settlement based on the current **Market Value** at the time of the loss.

If the **Home** is damaged and it can be repaired economically, **We** will pay the cost of work carried out to repair or replace the damaged parts of the **Home**.

If **We** know the **Home** is under a hire purchase agreement, **We** will pay the hire purchase company.

If the **Home** has not been maintained in good repair **We** will pay the cost of repair or replacement less a deduction for wear and tear.

For the **Contents We** will pay the replacement cost of a new item, or **We** will replace it with a new item if **We** choose.

This does not include:

- household linen and clothing, where an amount will be deducted for wear and tear; or
- items that can be economically repaired (including household linen and clothing) where **We** will pay the cost of repair.

Market Value

If **Your** schedule shows that **You** have selected a claims settlement on a **Market Value** basis the following applies to **Your** policy:

- If the **Home** is damaged and it can be repaired economically, **We** will pay the cost of work carried out to repair or replace the damaged parts of the **Home**.
- If **We** know the **Home** is under a hire purchase agreement, **We** will pay the hire purchase company.
- If the **Home** has not been maintained in good repair **We** will pay the cost of repair or replacement less a deduction for wear and tear.
- If the **Home** is damaged beyond economical repair **We** will pay the **Market Value**.

For the **Contents We** will do the following:

- **We** will pay the replacement cost of a new item less an amount deducted for age, wear and tear;
- or replace it with a new item, less an amount deducted for age, wear and tear if **We** choose;
- where items can be economically repaired (including household linen) **We** will pay the cost of repair.

How to make a Claim

a) Loss of or damage to property

In the event of loss of or damage to property likely to result in a claim

You must:

- i) in a reasonable timescale report to the police any theft, malicious damage, vandalism or loss of property.
- ii) in a reasonable timescale report to the credit card company any loss or theft of credit cards.

- iii) advise AA Leisure Home Insurance Services on 0344 892 1416 as soon as reasonably possible and at **Your** expense provide full written details and proofs as requested by them.
 - iv) take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.
- b) Legal liability

In the event of any accident or incident likely to result in a legal liability claim **You** must:

- i) advise AA Leisure Home Insurance Services in a reasonable timescale and as soon as possible provide full written details and assistance as requested by them.
- ii) in a reasonable timescale send AA Leisure Home Insurance Services any letter, writ, summons, or other legal document issued against **You** or **Your Family** without answering it.
- iii) not negotiate, pay, settle, admit or deny any claim without **Our** written consent.

Conduct of Claims

a) **Our** Rights

In the event of a claim **We** may:

- i) enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property. No property may be abandoned to **Us**.
 - ii) take over and control any proceedings in **Your** name for **Our** benefit to recover compensation from any source or defend proceedings against **You**.
- b) Recovery of lost or stolen property
- If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably possible by recorded delivery.
 - If the property is recovered before payment of the claim **You** must take it back and **We** will then pay for any damage.
 - If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.

Matching sets, suites and carpets

We treat any individual items of a matching set or suite of furniture or sanitary ware or other bathroom fittings as a single item. **We** will pay you for individual damaged items but not for undamaged companion pieces. If a carpet is damaged beyond repair **We** will only pay to have the damaged carpet replaced. **We** will not cover undamaged carpet in adjoining rooms.

Section 2; Personal Possessions

Your schedule tells **You** if this section is in force. Cover applies anywhere in the world.

We will pay for

Loss of or damage to property owned by **You** and **Your Family** described on the schedule as follows:

A. Unspecified Valuables, Personal Effects and Clothing

Accidental loss of or damage to unspecified **Valuables, Personal Effects and Clothing**, sports equipment and pedal cycles up to the amount shown in the schedule.

We will not pay for

- The amount of any **Excess** shown in **Your** schedule.
- Loss or damage listed under General Exclusions to Section 2.

A.

Loss or damage to:

- Compact discs, cassettes, or records worth more than £100 in total.
- Sports equipment in the course of play or use.
- Any amount exceeding £750 any one item in respect of unspecified **Valuables, Personal Effects and Clothing** and sports equipment and £250 in respect of any one pedal cycle.
- To pedal cycles in the course of racing, pacemaking or trials.

We will not pay for loss or damage to:

- pedal cycles by theft unless in a building or securely locked to an immovable object while unattended away from the **Home**.

We will pay for

B. Specified Sailboards or Windsurfers

Accidental loss of or damage to the sailboards or windsurfers specified on **Your** schedule.

We will not pay for

- to pedal cycle tyres, wheels and accessories unless the pedal cycle is lost or damaged at the same time.
- contact or corneal lenses.
- watercraft including sailboards and windsurfers, aircraft, caravans, trailers and mechanically propelled vehicles which includes motor cycles, children's motor cycles, motor cars, children's motor cars, quad bikes and children's quad bikes but not including lawnmowers, garden implements wheelchairs, models and toys.
- **Money** and credit cards.

B.

Loss or damage to:

- Sailboards and windsurfers whilst being used.
- Theft of sailboards and windsurfers unless in a building or securely locked motor vehicle or securely locked to an immovable object or motor vehicle while unattended away from the **Home**.

General Exclusions to Section 2

The amount of any **Excess** shown in **Your** schedule.

Loss or damage caused by:

- Scratching, denting, wear, tear, depreciation, rot, fungus, beetle, moth, insects, vermin, domestic pets, infestation, damp, rust, mildew, atmospheric or climatic conditions, the effect of light or other gradually operating cause.
- Any process of dyeing, cleaning, alteration, repair, renovation or restoration.
- Mechanical or electrical breakdown.
- Detention or confiscation by customs or other officials.

Settlement of personal possessions claims

In respect of any one claim **We** will not pay more than:

- a) the sum insured as stated on **Your** schedule.
- b) £1,000 for the theft of **Valuables, Personal Effects and Clothing** and sports equipment from any unattended motor vehicle. Theft cover in respect of **Valuables, Personal Effects and Clothing** and sports equipment from any unattended motor vehicle only applies if **Your** property is kept in a locked boot or glove compartment and the vehicle is securely locked.
- c) £750 in respect of any one item for unspecified **Valuables, Personal Effects and Clothing** and sports equipment.
- d) £250 in respect of any one pedal cycle.

We will at **Our** option:

- a) replace the item(s) as new (except for clothing where a deduction for wear, tear and depreciation will be made), or
- b) pay the cost of repair for items which can be economically repaired, or
- c) pay the cost of replacement as new (except for clothing where a deduction for wear, tear and depreciation will be made).

Where the item(s) are not repaired or replaced **We** will make a deduction for wear, tear and depreciation.

The sums insured should be the cost of replacing all items covered as new, less an amount for wear, tear and depreciation on clothing.

The sums insured will not be reduced by the amount of any claim, except for specified items which will be removed from cover after total loss or destruction. **You** must tell **Us** if those items are to be insured again after replacement.

How to make a Claim

a) Loss of or damage to property

In the event of loss of or damage to property likely to result in a claim **You** must:

- i) in a reasonable timescale report to the police any theft, malicious damage, vandalism or loss of property.
- ii) advise AA Leisure Home Insurance Services on 0344 892 1416 as soon as reasonably possible and at **Your** expense provide full written details and proofs as requested by them.
- iv) take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property and discover any guilty person.

Conduct of Claims

a) Our Rights

In the event of a claim **We** may:

- i) enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property. No property may be abandoned to **Us**.
- ii) take over and control any proceedings in **Your** name for **Our** benefit to recover compensation from any source.

b) Recovery of Lost or Stolen Property

- If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably possible by recorded delivery.
- If the property is recovered before payment of the claim **You** must take it back and **We** will then pay for any damage.
- If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.

Matching Items

We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design.

General Exclusions Applying To The Whole Policy

This policy does not cover:

A. Any loss, damage, liability or injury nor any, damage, liability or injury directly or indirectly caused by, or contributed to, or arising from:

1. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event.

War invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power.

2. Terrorism

Any loss or damage cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purpose of this exclusion 'terrorism' means the use of biological chemical and/or nuclear chemical and/or nuclear force or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear. However losses caused by or resulting from riot attending a strike civil commotion and malicious damage are not excluded hereunder.

3.

Any action taken in controlling, preventing, suppressing or in any way relating to (1) or (2) above.

4. Sonic Bangs

Pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.

5. Radioactive Contamination:

- a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component.

6. Loss in Value

Loss in value of any property following repair or replacement.

7. Wear and Tear

Loss or damage arising from wear and tear (which shall include seepage of water through seams and seals into the **Home**), depreciation and mechanical or electrical breakdown.

8. Pollution

Pollution or contamination of any sort and however caused.

9.

The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

B. Any loss (including loss of value) of or damage to the **Land** or any part of the **Land**.

C. Confiscation: any loss or damage or liability by or happening through confiscation or detention by customs or other officials or authorities.

General Conditions Applying To The Whole Policy

You or **Your Family** must comply with the following conditions to have the full protection of **Your** policy. If **You** or **Your Family** do not comply with them **We** may at **Our** discretion cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

Cancellation rights

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 seven days after the date of **Our** letter if **We** are cancelling the policy because a premium has not been paid where **You** are paying by instalments.

You have the right to cancel **Your** policy during a period of 14 days commencing the day of purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever occurs the later.

If **You** wish to do so, and the insurance cover has not yet commenced, **You** will be entitled to a full refund of the premium paid.

Alternatively, if **You** wish to do so, and if the insurance cover has already commenced, **You** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **You** have been covered. This will be calculated on a pro-rata basis for the period in which **You** have received cover.

To exercise **Your** right to cancel your policy, please send written notice to:
AA Leisure Home Insurance Services, Ellenborough House, Wellington Street,
Cheltenham, Glos GL50 1XZ.

If **You** are paying by instalments, **You** should also instruct **Your** bank to cancel **Your** direct debit.

If **You** wish to cancel **Your** policy after 14 days there will be no refund of premium in the event of a total loss claim. However, on all other cases **We** will retain an amount of premium in proportion to the time **You** have been on cover and refund the balance to **You**.

If **You** do not exercise your right to cancel **Your** policy, it will continue in force for the term of the policy subject to the terms and conditions of the policy and **You** will be required to pay the premium as stated.

If You pay by 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.

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.

You may cancel this policy by sending written notice to AA Leisure Home Insurance Services.

Changing your details

You must tell **Us** as soon as possible about any changes that may affect your policy cover. If **We** are not advised of any changes to **Your** circumstances, then **Your** policy may be cancelled, or **Your** claim rejected or not fully paid.

The changes that **You** should tell us about are:

- If **You** change **Your** leisure **Home**
- If **You** change **Your** leisure **Home** address or any changes in security are made to **Your** leisure **Home** address;
- If **You** change **Your** name;
- If **You** change **Your** occupation(s), or the trade in which **You** work;
- If **You** or **Your Family** intend to use **Your** leisure **Home** for any purpose other than for personal holiday use.
- If **You** or **Your Family** are convicted of a criminal offence (other than motoring offences);

- If **You** or **Your Family** are declared bankrupt;
- If **Your Contents** sum insured changes;
- If **You** make any changes to the security on **Your** leisure **Home**;
- If **You** have any other insurance policy refused, declined, cancelled or voided;

When **You** tell **Us** about a change, **We** will reassess the premium and the terms of **Your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made. In some circumstances **We** may not be able to continue **Your** policy following the changes. If this is the case, **You** will be notified and the policy will be cancelled in line with the cancellation rights detailed on page 34.

Other insurances

If any accident or damage covered by this policy is insured under another policy **We** will only pay **Our** rateable proportion of any claim.

Fraud

You must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then:

- **We** shall not pay the claim.
- **We** shall not pay any other claim which has been or will be made under the policy.
- **We** may at **Our** option declare the policy void.
- **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy since the last renewal date.
- **We** shall not make any return of premium.
- **We** may inform the police of the circumstances.

Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland. **You** and **We** can choose the law which applies to this policy. **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this policy.

Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, **We** are required to supply to **You**, before and during the duration of the contract.

Your Policy

Should **You** mislay **Your** policy booklet a replacement will be issued upon request. As and when **We** feel it is appropriate **We** may review **Your** policy and look to enhance and/or extend the cover offered.



Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Home Membership
- Travel Insurance
- Life Insurance
- Pet Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Personal Loans
- Credit Cards
- Savings
- Travel Currency Cards

Other Services

- Driving School
- Maps, Guides and Atlases

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