

## Important Notice to Policyholders

### Policy Wording changes effective from 1 January 2022

This document explains the new differences that apply to your **Caravan Insurance Policy**, and should be read in conjunction with the new policy wording, **Conwy 2021 V2**.

#### **Page 1 – Schedule.**

The named Underwriters, from 1 **January 2023**, has been amended to:-  
100% JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd.

#### **Page 3 – Our commitment to customer service.**

The address to raise a complaint if it cannot be resolved by JRP Management Ltd, from 1 **January 2023**, is amended to:-

Head of Compliance, ERGO UK Speciality Ltd, on behalf of Great Lakes Insurance UK Ltd, Munich Re Offices, 10 Fenchurch Avenue, London, EC3M 5BN.

Telephone and Email remain the same.

#### **Page 4 – Our commitment to customer service.**

All references to the Underwriters, from 1 **January 2023**, has been amended to:-  
Great Lakes Insurance UK Ltd.

#### **Authorisation and Regulation.**

##### **Great Lakes Insurance UK Ltd**

Branch office: ERGO UK Speciality Ltd on behalf of Great Lakes Insurance UK Ltd,  
Munich Re Group Office, 10 Fenchurch Avenue, London, EC3M 5BN.

**Great Lakes Insurance UK Ltd** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### **Page 8 – Definition of words.**

Indemnity has been amended to *Market Value*.

Reinstatement has been amended to *New for Old*.

*Occupied* has been amended to 7 days.

#### **Section 1 – The structure and contents.**

**Page 10** - What is not covered – 3c) has been amended to read '*Damage* caused by or arising from animals (with the exception of vermin *Damage*) or pets, e.g. chewing, scratching, tearing or fouling'.

**Page 11** – What is not covered – now includes - 3k) '*Damage* arising from the use of portable heaters with a naked flame'.

#### **Section 2 – Legal Liability**

**Page 12** – The Limit of Indemnity in respect of Public Liability cover has been increased to £5M.

#### **Page 13 – Special extensions (automatically included with your policy).**

3 Frozen food cover – the cover limit of this section has been amended to £100.

5 Cover now includes - Metered water, liquefied petroleum gas or oil if the loss is caused by insured *Damage* to *Your* fixed water or heating installation. The most *We* will pay in any one *Period of Insurance* is £2,500.

#### **Page 18 – Endorsements.**

*Endorsement 1* replaces Conditions Precedent, Anchoring & Skirting.

*Endorsement 2* and 3 replace Clause AC3.

*Endorsement 4* replaces Clause AC5.

**Page 19 – Flotation Device Conditions.**

**From 1 January 2023, Endorsement 4 is amended to read:-**

Where flotation devices are fitted, the anchoring condition stated in Section 1, 2. ‘Anchoring condition’ of *Your Policy* is deleted.

It is a condition precedent to liability that:

- a) No items such as balconies, decks or decking, steps, skirting or similar can be attached to the unit.
- b) No items to be stored under the unit in such a way that may hinder or obstruct the rise or descent of the unit.
- c) No chains or restrainers to be fixed to the unit and/or the base.
- d) Electricity cables, aerials or other cables must be long enough to allow the unit to rise to the full extent of the flotation device.
- e) The device or any part thereof must not be removed without the prior consent of the Underwriters.
- f) The device must be inspected on an annual basis and any defects remedied as soon as possible.  
A copy of the latest report, together with photos, must be forwarded to us at each policy renewal.

**Page 20 – Extended liability cover.**

Replaces Section 2 – Legal liability, if the *Structure* is your permanent residence.

**IMPORTANT: Any query should be referred immediately to your Insurance Broker or Intermediary.**