
A UNIQUE AND COMPREHENSIVE INSURANCE SCHEME

FOR

CARAVAN PARKS

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

This Section covers Loss of Hire Charges following destruction or damage occurring under Section 1 as a result of the contagious and/or infectious illness, Pollution or Denial of Access as defined in the Policy.

Section 4

This Sections covers Employers Liability as fully described in the Policy.

Section 5

This Section covers Public Liability as fully described in the Policy.

Section 6

This Section covers Personal Liability as fully described in the Policy.

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

Business Premises Address

Postcode Telephone No

Email Address

Postal Address (if different from above)

Postcode Telephone No

Period of Insurance From To

Section 1 – Property

Is cover required? Yes No

Please give total values for

(i) Static Vans (Reinstatement)	£
(ii) Static Vans (Indemnity)	£
(iii) Sale Stock	£
(iv) Mobile Homes & Chalets	£

Are any vans more than ten years old? Yes No

If so, please give details

Please supply a full schedule of all caravans and their values.

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.

Section 3 – Loss of Hire Charges

Is cover required?

Yes

No

Loss following loss or destruction of or damage to property described in Section 1, resulting from contagious/infectious diseases restrictions, quarantine restrictions as the business premises or elsewhere, pollution (as defined in the Policy) within 25 miles of business premises or denial of access to the business premises from perils as insured to property in the vicinity of the business premises.

Section 4 – Employers Liability

Is cover required?

Yes

No

Estimated annual Wageroll

Section 5 – Public Liability

Is cover required?

Yes

No

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

Estimated Annual Turnover

Section 6 – Personal Liability

Is cover required?

Yes

No

Limit of Indemnity

£500,000

The Business – Please give details of the premises/site

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Claims: Losses/claims occurred for last five years

	Incident date	Type of Incident	Costs
Section 1			
Section 2			
Section 3			
Section 4,5 & 6			

Has your business ever been declined by another insurance company?

Yes

No

If Yes, please give details

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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

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Signature of Proposer

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