

The Cover Available

Section 1 – Fire, Theft, Accidental Damage and New for Old Cover

We will pay up to the cost price, market value or the sum insured as shown in the schedule or any endorsement (whichever is less) for fire, theft following forcible entry, or accidental damage to the trailer. It must have been under the custody or control of You, Your immediate family or on loan in an emergency. We will base the settlement on the original cost price less depreciation, or the market value (whichever is less). We will choose whether to pay You or to repair or replace the items. You must keep a dated receipt for the wheel clamps as proof of buying.

If the trailer is stolen and not recovered or totally destroyed within 3 years of manufacture, settlement will be on current value, without making a deduction for wear and tear or age of the Trailer, subject to the sum insured stated in the Policy Schedule.

Section 2 – Replacement Hire

If the trailer becomes unusable for more than 24 hours because of loss or damage covered under section 1, We cover You up to the amount specified in the schedule for the reasonable cost You incur of hiring another trailer similar to the one insured.

Section 3 – Public Liability

We insure You up to the amount specified in the schedule in respect of:-

- (a) amounts You become legally liable to pay and/or
- (b) costs and expenses of defending litigation incurred with our written consent in respect of death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through Your use of the Trailer.

Section 4 – European Use

This insurance operates for 30 days whilst the trailer is in Europe (including sea crossings).

Policy Excess

The Standard policy excess is £100 for Sections 1, 2 & 4. For claims resulting from Public Liability the excess is Nil. Any specific excesses that may be applied will be advised to you.

Changes in circumstances

You must tell the insurance agent who arranged the insurance for you, of any changes in circumstances. In particular you must tell us if there is a change of address to where the trailer is kept.

Security Protection Warranty

It is a condition precedent to liability that the Trailer will be clamped by a British Standard wheel clamp or hitch lock when not in use unless it is kept in a building:

- (a) that is totally enclosed and secure; and
- (b) that is a permanent substantial structure of brick, stone or timber; and
- (c) has doors kept locked by a patent 5-lever lock

Whilst in use, the trailer must be clamped by a British Standard wheel clamp or hitch lock once detached from the towing vehicle.

General Exclusions & Limitations

- Any trailer:
 - (a) not maintained in an efficient condition; or
 - (b) being used in an illegal or dangerous manner.
- Hiring/lending out unless on loan in an emergency.
- Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like.
- Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
- Depreciation, deterioration, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, mildew, rot, water leakage of any cause, or any gradually operating process.
- Mechanical or electrical breakdown or fault not resulting in Damage to the Trailer.
- Damage to tyres by braking or by punctures on roads, cuts or bursts.
- Theft or attempted theft if the security protection warranty has not been followed.