

GENERAL NOTES

Material facts disclosure

There is an obligation implied in this contract of insurance to advise us of any material fact which affects the risk. If you are in any doubt as to whether a fact is material then it should be disclosed.

Renewals

These terms and conditions include a provision that your insurance cover will automatically renew at the end of the insured term unless you specifically tell us that you do not wish for your insurance to renew.

By agreeing to these terms and conditions, you are also confirming that upon each renewal of your policy, unless you tell us otherwise, you want us to make the following changes to the terms of your insurance:

(a) Such changes as we believe, in good faith:

- (i) are appropriate for the type of policy you hold with us; and
- (ii) will produce an overall benefit for you.

Those changes may include changes to the scope of the insurance cover (i.e. what is insured), the benefits which your policy provides, and associated changes to the cost of insurance.

(b) Such other changes which we believe, in good faith, we have a valid reason to make.

Those changes may include:

- (i) changes made to clarify the terms of the policy;
- (ii) changes which are necessary to reflect changes in applicable laws and regulations; and
- (iii) changes to the cost of the insurance cover to reflect changes in our own costs and other economic considerations.

We do appreciate, however, that when the time comes you may not want us to make those changes, and we explain below the protections we will put in place to ensure that you have an opportunity to consider those changes and to refuse them, should you wish to do so, before your insurance is renewed.

We will always provide you with full written details of any changes which we intend to make to the terms of your insurance cover at least 21 days before your policy is due for renewal, which is when those changes would be due to take effect. We will not be entitled to make any changes unless we provide you with those details within that time-frame.

You will then have the right to tell us, within 14 days of receiving those written details, that you do not wish your policy to be changed in the manner notified to you. If you exercise that right, we will give you the opportunity to either:

- (a) renew your policy without any changes;
- (b) renew your policy subject to any alternative changes which we may offer to you; or
- (c) not renew your policy at all.

You can also cancel your policy at any time in any case. Full details relating to your cancellation rights are set out in the policy terms.

INTRODUCTION AND IMPORTANT NOTES

We have pleasure introducing this policy, with insurance cover from E&L[®], for campers. Much careful research went into producing the policy. We hope you will be pleased with the level of cover and the service we are offering.

The policy details the cover we provide. Please read the policy and your schedule as soon as you receive them. If you do not keep to the conditions, your policy could become void or we may not be able to accept liability for a claim. If you are not entirely happy with the cover provided, return it to us within 14 days without making a claim, we will then cancel the policy and refund the whole of your premium.

This is a master policy wording showing all Sections of cover available for this type of insurance. Some sections of cover offered may not apply to your insurance. Please check your policy schedule to see what sections of cover are applicable to your insurance cover. A policy excess applies to all Sections of cover unless stated differently in the policy schedule.



F.D. Martin
General Manager
Signed on behalf of The Equine & Livestock Insurance Company Limited.

IMPORTANT NOTES

The policy is a contract of insurance. This policy may include new benefits, conditions and so on. We recommend you read this policy carefully, as it may be different from what you have seen before.

You will be covered by this policy from the date you go on cover with us by phone or the date on which we receive and accept your fully completed proposal form whichever is soonest.

The proposal form you fill in is the basis of this contract. We will provide insurance under this policy for those specific sections detailed in the schedule or any endorsement.

The policy schedule is an important document. It lists the cover you have chosen, it is

proof of your insurance and it may be needed if you have a claim. We will not be liable for more than the limit of indemnity shown in the relevant part of the schedule.

The policy depends on warranties, conditions and exclusions, as detailed in this policy wording and your schedule.

We as the insurer and you, as the insured, are entitled to choose the law applicable to this contract of insurance. We propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy provides cover for the insured named on the schedule between the age of 18 and 75 unless we have agreed otherwise and accepted the same in writing.

GEOGRAPHICAL LIMITS

This policy does not cover any damage, loss or liability arising outside the United Kingdom, Channel Islands or Isle of Man, except as set out in Section 4.

DEFINITIONS

Bodily injury - Injury which is sustained by you during the period of this policy; and is caused by an accident solely and independently of any other cause, except illness directly resulting from, medical or surgical treatment rendered necessary by such injury. This includes death or permanent total disablement within 365 days from the date of the accident by which such injury is caused.

Camping equipment - Tents, trailer tents, folding caravans and camping accessories (e.g. bedding, sleeping bags, cooking equipment, any other items such as mountaineering, rambling, potholing or canoeing equipment normally left in a tent/trailer tent or folding caravan when in use).

Excess - the amount you must pay towards each and every claim. If claims are made under more than one section of cover, an excess will apply to each section of cover under which a claim is made.

Home - Your place of residence but does not include garages or outhouses which are not attached to or form part of Your home, or sheds, or any other structures within the boundaries of the property.

Immediate Family - Your spouse or person living with You, parents and children (by birth or adoption).

Inexperienced driver - Person responsible for driving the towing vehicle if within 1 year of first trailer tent or folding caravan ownership or usage.

Loss of hearing - Complete and irrecoverable loss of hearing in both ears.

Loss of limbs - Physical severance or complete and irrecoverable loss of use of one or both hands at or above the wrist or of one or both feet at or above the ankle.

Loss of sight - Complete and irrecoverable loss of sight in both eyes.

Money - Cash, cheques, credit cards, postal/money orders, premium bonds etc.

Period of Insurance - the time during which We provide insurance cover:-

Policy term - as agreed and stipulated in the policy Schedule and is one of the following:

Yearly policy - runs for 365 days from the commencement date shown on the policy Schedule. This type of policy automatically renews annually.

Lunar Monthly - runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days.

Calendar Monthly - runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month.

Automatic renewal is subject to receipt of premium.

Annual - 365 days calculated from and including the date of policy inception or renewal; this renews annually.

Lunar Monthly - 28 days calculated from and including the date of policy inception or renewal; this renews every 28 days.

Calendar Monthly - a calendar month; this renews every calendar month.

In all cases, automatic renewal is subject to receipt of the appropriate premium.

Material Fact - any event, fact or occurrence which would influence a decision, made by any party, as to whether or not to enter into a contract of insurance either at inception or policy review

Permanent - Lasting 365 days and at the end of that period is beyond hope of improvement. (Total permanent disablement shall be construed accordingly).

Policy Schedule - The document specifying the policyholders details and level of cover provided.

Total disablement - Disablement that entirely prevents you from attending to your business or occupation (of any and every kind).

Unattended - Left without an adult in charge who is responsible for its safekeeping.

Unoccupied - Any period exceeding 30 consecutive days when the permanent residence at which the equipment is normally kept is not being used for occupation by an insured person.

We / Us / the Company - The Equine & Livestock Insurance Company Limited.

You / Your / the Policyholder - the person(s) named in the Schedule.

SECTION 1 - EQUIPMENT

Cover

We will cover loss of the insured items that are specified in the schedule, due to the following main perils:-

- Theft
- Accidental damage
- Accidental loss
- Fire

SECTION 2 - NEW FOR OLD

Cover

If any camping equipment is totally destroyed or stolen within two years of new, replacement will be based on the sum insured value or new market value if less.

Exclusions

1. Any equipment used specifically for mountaineering, potholing or canoeing.

SECTION 3 - REPLACEMENT HIRE

Cover

If your tent, trailer tent or folding caravan is made unusable for more than 24 hours whilst you are on a holiday by any of the main perils detailed in Section 1 and the loss or damage is covered by this policy, we will pay an additional sum as specified in the schedule. Payment will be in respect of the reasonable costs incurred in obtaining alternative, comparable accommodation in order for you to have or complete your holiday, whilst the equipment is being restored or replaced.

SECTION 4 - EUROPEAN AND WORLDWIDE USE (OUTSIDE OF EUROPE)

European Use

This insurance is operable up to the period specified in the schedule whilst you are using the insured items on the continent of Europe (including sea crossings).

Worldwide Use

Cover (only applying if shown in the schedule and the additional premium paid)

This insurance is operable up to a maximum of 60 days per annum whilst you are using the insured items.

SECTION 5 - PERSONAL ACCIDENT

Cover

We will cover you up to the amount shown in the schedule if whilst camping, you sustain an accidental bodily injury that results in any one of the following conditions within 365 days of injury:

- Death
- Total permanent disablement
- Loss of one or more limbs
- Loss of sight
- Loss of hearing

Benefits reduced to 25% for campers under 16 yrs old.

Exclusions

1. Bodily injury that happens whilst undertaking dangerous activities such as mountaineering, potholing, canoeing etc.
2. Bodily injury that happens whilst under the influence of alcohol or drugs. Any act of deliberate self-inflicted injury or suicide, or deliberate exposure to danger (except in an attempt to save human life).
3. Any loss as a result of pregnancy, child birth, physical defect, infirmity, insanity or medical condition, unless we have been told about it and have accepted it in writing.
4. Any loss not arising directly from you camping / rambling.
5. Any loss directly or indirectly arising from stress or psychiatric illness.

EXCLUSIONS APPLYING TO SECTIONS 1 TO 5

1. Deliberate loss or damage caused by you, or any user.
2. Loss or damage due to theft or attempted theft which does not involve forcible and violent entry into or exit from the home, place where equipment is kept or forcible and violent removal of the security devices required as detailed in this policy wording.
3. Loss or damage due to theft or attempted theft if you do not adhere to the specified security requirements.
4. Depreciation, deterioration, mechanical or electrical breakdown, manufacturing defects, wear and tear, scratching, damage or loss caused by moth, vermin, domestic pets, rot, mildew or any gradually operating process.
5. Faulty workmanship, defective design or the use of defective materials, repairing, restoring, renovating, cleaning or dyeing.
6. Any loss, damage or legal liability directly or indirectly arising from the tent, trailer tent or folding caravan if it is being used for residential purposes of periods exceeding 90 days per occasion.
7. Money, jewellery, gold, silver and articles of precious metal, watches, photographic equipment, furs, mobile phones.
8. Pedal cycles, sports equipment, fishing equipment and boating equipment.
9. Property more specifically insured.
10. Loss or damage to tents due to storms.
11. Loss or damage caused by water seepage through seams or seals.
12. Loss caused by any portable heating or cooking appliances etc.

SECTION 6 - PUBLIC LIABILITY

Cover

We will cover you or any member of your immediate family accompanying you against all sums which you become legally liable to pay as damages in respect of one occurrence or series of occurrences consequent on one original cause up to the amount specified in the schedule following;

- Bodily injury;
 - Loss of or damage to property;
- happening in connection with you or your immediate family whilst camping, rambling, mountaineering, potholing or canoeing.

We will also cover any legal costs and expenses recoverable by any claimant and all costs

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and expenses incurred with the written consent of the Company. In the event of the death of the policyholder we will treat their legal, personal representatives as the insured in respect of any liability previously incurred by the policyholder.

Conditions

1. You must send every letter, claim, writ, summons, legal process or other document as soon as you receive it and without answering it.
2. You must not admit, offer, promise, pay or agree to anything without our written permission. We may take over any claim in your name and for our own benefit. We will choose how to conduct any proceedings in the settling of any claim.
3. For any claim or series of claims we may at any time pay you the amount of the limit of indemnity (after taking off any amounts already paid as compensation) or any lower amount which the claims can be settled for. We will then give up the conduct and control of the claims. We will have no further liability to the claims except for paying costs and expenses incurred before the date of the payment.

Exclusions

1. Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.
2. Loss or damage to property belonging to or in the custody or control of the Policyholder or a member of their family or household.
3. Any liability arising due to animals or pets.
4. Human Immunodeficiency Virus (HIV) and / or any related illness including Acquired Immune Deficiency Syndrome (AIDS) and / or any mutant derivative or variations however caused.
5. Injury or damage arising out of the profession, trade or business of any of the insured.
6. Injury or damage arising out of the ownership, possession or use by or on behalf of the policyholder of any mechanically propelled vehicle.
7. Claims arising out of liability assumed in any contract or agreement.
8. Liability where you are entitled to indemnity from another source.
9. Any claim not arising directly from you camping, mountaineering, potholing or canoeing.

CONDITIONS OF CLAIMS SETTLEMENT

1. We will indemnify you under each policy section that is shown on your schedule, up to but not exceeding the amount shown. We may choose whether to replace, repair or pay for any loss.
2. Settlement will be based upon the sum insured or market value whichever is the lower, less a deduction for depreciation or wear and tear. Unless New For Old cover applies as detailed under Section 2 of this policy wording.
3. The age of any article is judged to be at the time of loss.
4. You must accept that we may appoint a loss adjuster to investigate any claim on our behalf.
5. You must retain any damaged property for inspection unless we have advised otherwise.
6. In the event of theft, attempted theft, vandalism or malicious acts you must notify the police immediately.
7. Claims for accidental loss or damage while the caravan is being towed by an inexperienced driver are subject to a double excess.

GENERAL CONDITIONS

1. It is a condition precedent to any liability under this policy that the correct premium has been paid to The Company prior to the start of each period of insurance or within the credit period if one has been allowed to an agent.
2. The observance and fulfilment by you of the terms, conditions and endorsements of the policy shall be precedent to any liability on our part to make payment under this policy.
3. Any mis-statement or omission or concealment of a material fact from the proposal for this insurance or any such mis-statement, omission or concealment at the time of renewal or claim shall render this policy void and no return of premium will be due.
4. You must take all reasonable steps to prevent loss, damage or accidents; maintain any property covered under this policy in a sound and roadworthy condition and make all reasonable efforts to reduce the effects of any damage. You must take all reasonable care to comply with all statutory obligations and regulations imposed by any authority.
5. Upon the discovery of any loss, destruction or damage giving rise or likely to give rise to a claim under this policy you must immediately notify and give full details to: The Equine & Livestock Insurance Company Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS. If you have not received an acknowledgement from us within two weeks after you send them, you must send us the details again by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.
6. (a) If there is any insurance or indemnity effected by or on behalf of the insured applicable to any loss, damage or event, we will not make any payment for any claim that results from an incident covered by such other insurance or indemnity;
(b) Where such other insurance or indemnity contains a provision excluding liability either in whole or in part by reason of the existence of this insurance, our liability shall be limited in respect of any loss, damage or event to our rateable proportion;

(c) Where such other insurance or indemnity contains a provision excluding it from contributing rateably or ranking concurrently whether in whole or in part, our liability shall be limited in respect of any loss, damage or event to any excess beyond the amount which would be payable under such other insurance or indemnity had this policy not been effected.

7. There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: you or someone acting on your behalf; someone caring for or in control of the insured property; or one of your relations, agents, employees, licensees, paying guests or someone living with you.

8. You must notify us as soon as possible of any change in circumstances relevant to this policy e.g. change of address, change of equipment etc. Failure to do so may invalidate your policy. We reserve the right to alter the terms of your policy immediately we are notified of such changes.

9. All losses must be backed up by receipts for the insured property or for any costs incurred. The receipts must show the date, price paid, details of the item and name and address of the seller. You must provide valuations, reports, evidence, information etc. at your own expense if we request them.

10. This insurance will stop covering any item as soon as you sell it or part with any interest in it, whether temporarily or permanently.

11. If any difference shall arise to the amount to be paid under the policy such difference may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. This provision for arbitration is in addition to your legal rights and not in substitution for them.

12. In the event of a claim you must abide by all Conditions Of Claims Settlement as detailed on page 8 of this policy wording.

13. If you pay your premiums by direct debit or credit card and you default on any payment, a charge of £3.99 will be added to your next collection.

14. If any loss, damage or liability is insured by any other policy (or would be insured if this policy did not exist) we will not be liable for the whole claim. We will only pay anything over the amount which should have been paid under that policy (or policies) if this insurance had not been taken out.

15. For cover to be valid, it is a condition precedent of this policy that the insured items security complies with that shown in 15 (b) SECURITY REQUIREMENTS.

Tents and Camping Accessories

It is a condition precedent to the liability of the Company that: -

- The property housing the insured items when left unattended, unoccupied or occupied overnight must have all doors, windows and other openings left closed, properly fastened and be securely locked with keys removed. Any alarms must be maintained in good order and put into effective operation. Windows in occupied bedrooms may be left open for ventilation.
- The property housing the insured items must have locks approved to British Standard BS3621 or a five lever mortise deadlock on all entrance doors, and locks on all accessible windows - including skylights and fanlights.
- Insured items when left unattended in or attached to any motor vehicle or in transit must be locked in an enclosed boot that is not accessible by removing any partition or breakage of a window.
- Insured items in transit must be carefully protected to prevent damage.
- Equipment in premises or areas open to the public and not being used or supervised must be kept in a separate and secure area not accessible by anyone other than the insured, and secured by a five lever lock to British Standard BS3621.
- The building housing the insured items must be built substantially of brick, stone or concrete with slate, tile or concrete roof.

Trailer Tents and Folding Caravans

Security Location:	Total Sum Insured:	W/C	H/L	S/L	Responsible Persons
ON TOW	Any Sum Insured	✓	X	X	X
ON HOLIDAY	Any Sum Insured	✓	✓	X	X
CaSSOA	Any Sum Insured	Any storage site with the CaSSOA Bronze, Silver or Gold Award for security			
RESIDENTIAL PROPERTY	£1 - £10,000	✓	✓	X	X
COMPOUND	£1 - £10,000	✓	✓	✓	✓

Locations:-

ON TOW - attached to towing vehicle but not continually supervised.

ON HOLIDAY - detached from towing vehicle and in 24-hour recreational use.

CaSSOA - any storage site with CaSSOA Bronze, Silver or Gold Award for security.

RESIDENTIAL PROPERTY - within the boundaries of a permanent, non-commercial, address as defined in the title deeds.

COMPOUND - securely locked area surrounded by a man-made structure made of posts of timber, concrete or metal connected by wire netting, rails or boards.

Key:-

Total Sum Insured	Trailer Tents/Folding Caravans + Total Contents/Accessories Insured (see specified contents/accessories list)
W/C	Proprietary Wheelclamp (high security integral lock projecting into the recessed well on the inside of the wheel)
H/L	Hitchlock (protecting the coupling bolts)
S/L	Security Lighting (with the sole and specific purpose of illuminating the insured caravan)
Responsible Persons	Mobile Security Patrol (independent security company whose sole purpose is to safeguard the compound) or Resident Caretaker/Owner/Operator whose permanent home is immediately adjacent to the sole access point

16. When We invite You to renew Your policy We may, at our discretion alter premiums, cover, terms and conditions as We deem necessary for any reason including such factors as Your item's age.

17. In the event of claims settlement becoming due We will issue settlement by BACS transfer. Where bank account details have not been provided or this is not possible settlement will be despatched by cheque. Settlement will be issued to You unless otherwise requested. You can request an alternative payee by ticking the relevant box on the claim form You fill in and by providing the third party name.

GENERAL EXCLUSIONS

- Any equipment used for professional or trade purposes.
- Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques / drafts / bank notes or the like etc.
- Use of insured property for anything other than for social, domestic or pleasure purposes.
- Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not), civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs, military power or coup.
- Any legal liability or consequence associated with or caused by; nuclear or radioactive fuel combustion, escape, accident, explosion, waste or contamination.
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.
- We will not pay for any losses which are not expressly covered by the terms and conditions of this policy.
- Loss / depreciation resulting from reduction in the market value of any property covered under this policy.
- Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.

10. Loss or damage caused by confiscation or detention by HM Customs or other officials or authorities.

11. Any loss, injury, damage, illness, death or legal liability caused by or arising from the failure of any computer hardware or software or any other electrical equipment.

12. We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by:

- Avian Influenza or any derivation or variant thereof;
- arising from any fear or threat (whether actual or perceived) of such Avian Influenza;
- any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such Avian Influenza.

If we allege that, by reason of this exclusion, any claim is not covered by this insurance the burden of proving the contrary shall be upon the policyholder.

POLICY ALTERATION & DUPLICATE DOCUMENTS

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

CANCELLATION RIGHTS

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned
One month	80% less £10
Two months	70% less £10
Three months	60% less £10
Four months	50% less £10
Five months	40% less £10
Six months	30% less £10
Seven months	25% less £10
Eight months	20% less £10
Over nine months	Nil

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing policyadmin@eandl.co.uk. For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email renewals@eandl.co.uk. If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

CLAIMS

If **you** require any assistance with any aspect of **your** claim please contact **us** either by e-mail at claims@eandl.co.uk or by phone on 03300 243 438. If **you** wish to appeal against a decision made regarding **your** claim (including the assessment or the outcome), please write to the Claims Manager. If **you** wish to submit a formal complaint, please refer to **our** Complaints Handling Procedure.

COMPLAINT HANDLING PROCEDURE (YOUR LEGAL RIGHTS REMAIN UNAFFECTED)

If **you** are unhappy with any aspect of **our** service and wish to make a formal complaint, please put **your** complaint in writing and address **your** complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to Equine & Livestock Insurance Co Ltd, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If **you** do not receive satisfaction through **our** internal complaints handling procedure, **you** may refer **your** complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: complaint.info@financial-ombudsman.org.uk, website: www.financial-ombudsman.org.uk) within 6 months of the date of the General Manager's response.

CONTACT INFORMATION

Quotations/Sales: Phone 03300 243 254, Fax 03300 242 971
E-mail quotes@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm Sun 9.00am-4.00pm

Claims: Phone 03300 243 438, Fax 03300 242 971
E-Mail claims@eandl.co.uk
Opening Hours: Mon to Fri 8am-7.00pm Sat 9.00am-12.00pm

Existing customers: Phone 03300 243 360, Fax 03300 242 971
E-mail policyadmin@eandl.co.uk
Opening Hours: Mon to Fri 8.00am-8.30pm Sat 8.30am-5.00pm

Affiliates/Brokers: Phone 03300 243 229, Fax 03300 242 971
E-Mail broker@eandl.co.uk
Opening Hours: Mon to Fri 8.30am-5.00pm

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