

GENERAL NOTES

Disclosing material facts

You are obliged to inform us of any material fact that affects the risks we insure. If you are in any doubt whether a fact is material, you should disclose it.

Policy term

Policy term is 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.

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

We have pleasure introducing this insurance policy from E&L, for people who own caravans. Much careful research went into devising the policy. We hope you will be pleased with the level of cover and the service we are offering.

The policy sets out the cover we provide. Please read the policy as soon as you receive it. 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 policy, please return it to us within 14 days without making a claim. We will then cancel the policy and refund the whole of your premium.

We only insure you when we accept a satisfactory proposal form and issue a schedule, and when you have paid us the correct premium before the start date of the period of insurance or within 28 days if we allow a credit period to an agent. If we are told about any claims under the policy in any period of insurance, we will not have to return any part of the premium for that period.

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

The Policy Schedule is important. It lists the cover you have chosen, it is proof of your insurance and may be needed if you have a claim. We will not be liable for more than the limit of cover shown in the relevant part of the schedule. The policy depends on the warranties (promises), conditions and exclusions shown in it. Your agent will not be or become our agent for giving notice about any claims or any other matter. If you ask, we may agree to change any part of the policy.

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 2.

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.



Francis Martin
General Manager
Signed on behalf of the Equine & Livestock Insurance Company Limited.

DEFINITIONS

- **Awning** - A tent-like structure of fabric over a supporting framework, which can be attached to the side of a Caravan
- **Caravan** - the caravan specified in the Policy Schedule inclusive of fixtures, fittings, specified contents and accessories
- **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.
- **Immediate family** - spouse or person living with you, children or parents
- **Inexperienced driver** - person responsible for driving the towing vehicle if within 1 year of first caravan ownership or usage
- **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
- **Period of insurance** - for yearly policies a period of 365 days from the start of the policy or the last renewal; for monthly policies 28 days, unless agreed otherwise
- **Policy Schedule** - the document specifying the policyholder's details and level of cover provided
- **Total Loss** - where the cost of repair of the Insured Item to E&L is more than the sum insured (less deductions)
- **We** - Equine & Livestock Insurance Co Ltd
- **Working Farm** - A farm where in some capacity the land is used for crop production and or livestock.
- **You** - the person(s) named in the Policy Schedule

SECTION 1 - CARAVAN, CARAVAN EQUIPMENT, PERSONAL EFFECTS AND AWNING

Cover

- In the event of accidental damage, fire, flood, storm or theft to the caravan We will pay up to 100% of the caravan sum insured or market value, whichever is less
- In the event of accidental damage, fire, flood, storm or theft to the caravan contents/accessories specified on your Policy Schedule. Settlement is limited to a maximum of the caravan sum insured value.
- In the event of accidental damage, fire or theft to the specified awning where it is:
 - (a) attached to the caravan; or
 - (b) unattached and placed within a totally enclosed and safe building which has a patent 5 lever mortice deadlock and patent window locks; or
 - (c) unattached and placed completely out of sight in an enclosed space inside the caravan.
- Settlement for claims as a result of accidental damage, fire, flood, storm or theft to:
 - (a) specified caravan contents/accessories will be based upon the cost price less depreciation, or sum insured/market value if less.
 - (b) external caravan panels may be subject to depreciation if there is evidence of wear and tear, such as dents or stress fractures.

NEW FOR OLD

If the caravan is totally destroyed or stolen within the new for old period stipulated in schedule, i.e. manufacturers date, replacement will be based on the sum insured value or new market value if less.

SECTION 2 - EUROPEAN USE

Cover

- This insurance lasts up to 90 days per occasion, up to a maximum total in a year of 260 days while the insured caravan is on the continent of Europe (including sea crossings).
- We cover you against liability for enforced payment of customs duty following temporary importation of the insured caravan into any country in Europe, as a result of loss or damage insured under Section 1.

SECTION 3 - RECOVERY AND DELIVERY COSTS

Cover

Applies to mainland UK only. We cover:

- The reasonable cost of removal of the caravan to the nearest suitable repairer, if disabled by loss or damage as detailed under Section 1.
- The reasonable cost of redelivery of the caravan, after repair, to the caravan location specified on the Policy Schedule.

SECTION 4 - HOTEL ACCOMMODATION AND REPLACEMENT HIRE

Cover

If the caravan becomes uninhabitable while away from the caravan location specified on the Policy Schedule for more than 24 hours because of loss or damage covered under section 1, we cover you for the amount specified in the Policy Schedule for the reasonable

cost you incur of alternative accommodation or the hire of a caravan similar to yours. Cover can be extended, on payment of a small additional premium, to include theft or damage occurring before the start of a holiday that cannot be repaired or replaced before the planned holiday.

EXCLUSIONS APPLYING TO SECTIONS 1 TO 4

1. Trailer tents or tourers of non-rigid construction.
2. Loss caused by solid fuel, oil stoves, heating etc.
3. Depreciation, deterioration, mechanical or electrical breakdown, breakages, manufacturing defects, wear and tear, damage or loss caused by moth, vermin, rot, mildew, water leakage of any cause, or any gradually operating process or deliberate damage by you, a relation, agent, employee or licensee or guest (paying or otherwise) occupant, user, friend or landlord.
4. Jewellery, gold, silver, watches, furs, photographic equipment, audio-visual equipment including TVs etc, mobile phones, computers, software collections, business tools, equipment, books, documents, instruments, cash, cheques, credit cards or the like.
5. Loss or damage to tyres, however caused.
6. Loss due to delay or detention by the authorities.
7. Accidental loss or theft from awnings or toilet tents.
8. Accidental damage to awnings and tents caused by weather conditions.
9. Loss from theft or attempted theft if the specified security requirements are not adhered to.
10. Any unspecified contents or accessories.
11. Loss due to theft or attempted theft if not following forcible and violent entry or exit; or if the loss occurs at an unknown place; or if the loss is from the Residential Property specified on the Policy Schedule and cannot be identified as occurring within a defined 24-hour period.
12. Loss of or damage to contents (except for standard caravanning equipment - eg water containers, batteries) if not removed from the caravan while it is not in use or when the site is closed for holiday occupation.
13. Damage to caravan while being loaded or unloaded from ships unless the vehicle towing the caravan is driven by you.
14. Loss or damage to china, glass or porcelain.

SECTION 5 - DRIVER COVER

Cover

We cover you up to the amount stated in the schedule for:

- The cost of standard class rail fares in mainland UK for you to return to your home address, if while you are on tour the driver of the towing vehicle becomes ill and no other member of your party is able to drive.
- The reasonable cost of returning your car and caravan to your home address.

Exclusions

1. Any illness or injury occurring before your journey began.

SECTION 6 - PERSONAL ACCIDENT

Cover

We cover you in the event of death following an accident while you are manoeuvring the caravan, up to the amount stated in the Policy Schedule. Payment will be made to the Executor or Administrator of your estate.

Exclusions

1. Death not occurring within 90 days and as a direct result of the incident causing the injury.
2. Any person over the age of 75 or under 18.
3. Any person under the influence of alcohol or drugs.
4. Death as a result of the insured engaging in a military service, racing of any kind, competitions or any hazardous pursuits.
5. Death as a result of suicide or intentional self-injury.
6. Death as a result of pregnancy, childbirth, physical defect, insanity, infirmity or medical condition unless we have been told about this and have accepted it in writing.

SECTION 7 - PUBLIC LIABILITY

Cover

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

- amounts you become legally liable to pay and/or
- costs and expenses of defending litigation incurred with our written consent for claims made against you for 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 caravan specified in the Policy Schedule.

Conditions

1. You must not admit responsibility, offer, promise, pay or agree any claim or negotiate with any other persons following an incident.

2. You must inform us immediately of any impending prosecution inquest or fatal injury inquiry or civil proceedings. You must send us every piece of correspondence and document you receive without replying to it.
3. (a) You must allow us to take over and conduct in your name the defence or settlement of any claim for our own benefit;
(b) You must allow us to take proceedings in your name, at our own expense and for our own benefit, to recover compensation or secure an indemnity from any third party; you shall give all information and assistance we require.
4. (a) For any claim or series of claims we may at any time pay you the amount of the limit of indemnity or any lower amount which the claim(s) can be settled for; thereafter
(b) We will have no further liability in the claim(s) except for the third party's costs and expenses incurred up to the date of payment; up to the limit of the indemnity specified in the Policy Schedule.

Exclusions

This policy shall not apply to liability in respect of:-

1. Death or bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of the insured caravan for hire or reward.
2. Death or bodily injury to you, any person handling the insured caravan with your permission or consent, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
3. Loss or damage to any property owned, held in trust, in the charge of or under the control of you, any person handling the insured caravan with your permission or consent, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual or business relationship.
4. Pollution or contamination of water, buildings or structures, land, or the atmosphere and death or bodily injury, loss or damage to property caused by such pollution or contamination other than caused by a sudden and unexpected incident which takes place in its entirety at a specific time.
5. Any event which results from your deliberate act or omission and which could reasonably have been expected by you having regards to the nature and circumstances of such act or omission.
6. Death or bodily injury, loss or damage to property as a result of any person handling the insured caravan without your permission or consent.
7. Liability created by an agreement which would not have existed in the absence of that agreement.
8. (a) Death or bodily injury, loss or damage to property sustained whilst the caravan is being transported or towed by a motor vehicle, is attached to or becomes detached from a motor vehicle.
(b) Death or bodily injury, loss or damage to property sustained due to any motor vehicle used to transport or tow the caravan.

SECTION 8 - FAMILY MEMBER COVER

Cover

This cover only applies if a detailed endorsement is shown on the Policy Schedule and we receive the appropriate premium. Cover under all sections would then include any relative of yours using your caravan for social purposes with your permission.

Exclusions

1. Any person 25 years old or less.
2. Any hired use.

CONDITIONS OF SETTLING CLAIMS

1. When we are told of a potential claim, we will need you to fill in the relevant claim forms. We cannot accept liability for a claim if these claim forms have not been returned to us immediately, and at most within 21 days.
2. For any claim, we may choose to repair, replace the property or pay the settlement figure.
3. All losses under Sections 1, 2, 3, 4 & 5 must be substantiated by dated receipts for the insured property or for any costs incurred.
4. You must provide all such information, explanations, proof of ownership and of loss and other such evidence as we may reasonably require.
5. (a) Settlement for claims as a result of loss of, or damage to, specified contents/ accessories will be based upon the cost price less depreciation, or sum insured/market value if less.
(b) Settlement for claims as a result of loss or damage to external caravan panels may be subject to depreciation if wear and tear, such as dents or stress fractures are evident.
(c) Settlement for claims due to loss or damage to internal fixtures and fittings, eg upholstery, carpets, cookers, hobs and fridges will be subject to depreciation unless settlement falls within any applicable new for old period.
6. You must not dispose of any damaged items until we have had a chance to inspect them. You must not abandon salvaged items to us, unless we have instructed otherwise. Where the Caravan is deemed by us to be a Total Loss or is stolen and a claim is paid, the Caravan and any salvage will remain our property.

7. Confirmation and proof of your holiday booking must be provided for claims under section 4.

8. Loss or damage due to flooding unless daily inspections of the caravan and the caravan location specified in the Policy Schedule are carried out.

9. Claims for accidental loss or damage while the caravan is being towed by an inexperienced driver are subject to a double excess.

10. Claims for loss or damage at sites where 5 or more, caravans and/or motor homes are kept are subject to a double excess.

GENERAL CONDITIONS

1. You must take all reasonable steps to prevent loss, damage or accidents and maintain any property covered under the policy in a sound and roadworthy condition.

2. Anyone claiming insurance under this policy must comply with its terms as far as they can apply.

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. How to claim: On discovering 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 our head office: The Equine & Livestock Insurance Company Ltd, PO Box 100, York, YO26 9SZ. If you have not received acknowledgement from us within 14 days after you send them, you must send us the details again by recorded delivery. In the event of theft, attempted theft or malicious damage, you must notify the police immediately. You must do everything you reasonably can to get back stolen property. You must co-operate fully and truthfully to give us any information we may need.

5. 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.

6. We will not pay a claim that 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.

7. You must notify us as soon as possible of any change in circumstances relevant to this policy, including changes to storing location. 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.

8. If any insured item consists of articles in a pair or set, the policy will not cover more than the value of any particular part or parts that are lost, destroyed, or damaged. We do not insure any special value that the article or articles may have as part of a pair or set, nor more than a proportionate part of the insured value of the pair or set.

9. If any dispute arises as to the amount to be paid under the policy, it may be referred to an arbiter to be appointed by the parties in accordance with the statutory provisions in force at the time. The provision for arbitration adds to your legal rights and does not replace them.

10. If you pay your premiums by direct debit or credit card and you default on any payment, we will add a charge of £3.99 to your next payment.

11. For cover to be valid, it is a condition precedent of this policy that the insured caravan be located at one of the following security locations noted in the table below at all times and the security requirements of each location is met in full.

12. 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.

13. Upon completion of the repairs to your caravan and our receipt of the invoice and signed satisfaction note, We will issue settlement directly to the repairer unless specifically instructed otherwise in writing by You.

SECURITY REQUIREMENTS

Security Location:	Total Sum Insured:	W/C	H/L	S/L	Resp. Persons	Alarm	PIR Alarm		Locator
ON TOW	Any Sum Insured	✓	X	X	X	X	X		X
ON HOLIDAY	Any Sum Insured	✓	✓	X	X	X	X		X
CaSSOA	Any Sum Insured	Any storage site with the CaSSOA Bronze, Silver or Gold Award for security							
RESIDENTIAL PROPERTY	£1 - £9,999	✓	✓	X	X	X	X		X
	£10,000 - £14,999	✓	✓	✓	X	✓	X		X
	£15,000 +	✓	✓	✓	X	X	✓	or	✓
COMPOUND	£1 - £9,999	✓	✓	✓	✓	X	X		X
	£10,000 - £14,999	✓	✓	✓	✓	✓	X		X
	£15,000 +	✓	✓	✓	✓	X	✓	or	✓

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	Caravan Sum Insured + 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
Alarm	External Audible Alarm
PIR Alarm	PIR Alarm (incorporating tilt and movement sensors)
Locator	GPS/GSM tracking device (Phantom Target, Phantom Target Pro-Active, Tracker Horizon or RAC TrackStar Plus)

GENERAL EXCLUSIONS

This policy does not cover the following:

1. Business use, hiring or lending out unless specifically endorsed in the Policy Schedule.

2. Use of the caravan as permanent living accommodation or home address, or as accommodation for periods longer than 90 consecutive days unless we have given prior agreement in writing and you have paid any additional premium.

3. Any theft or loss arising from deception, fraud or use of stolen, forged or invalid cheques, drafts, bank notes or the like.

4. Use of insured property for anything except social, domestic or pleasure purposes.

5. We will not pay for any losses which are not expressly covered by the terms and conditions of this policy.

6. Any liability that arises only because of an agreement.

7. Loss/depreciation resulting from reduction in the market value of any property covered under the policy.

8. Caravan storage costs.

9. If a claim for damage results in the caravan requiring new parts or accessories that are unobtainable or obsolete, any amount greater than the last known printed price list price of the accessory or part, together with fitting charge.

10. Any loss occurring where the vehicle towing the caravan does not comply with the manufacturers recommendations.

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. Any legal liability or consequence associated with or caused by war, invasion, act of foreign enemy or hostilities (whether war was 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.

13. Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.

14. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices.

15. 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:

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

16. Any claims as a result of any notifiable disease.

17. Any claim where the caravan is stored on a working farm.

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 The Equine and Livestock Insurance Company Limited, 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.

The Equine & Livestock Insurance Co Limited
Thorpe Underwood Hall, Ouseburn, York, YO26 9SS
Telephone: 03300 243 360 Fax: 03300 242 971
email: info@eandl.co.uk
<http://www.eandl.co.uk>