

BAYVIEW CARAVAN OWNERS' ASSOCIATION
PO Box 5534, Swanage, BH19 2ZN
email: bayviewcaravanownersassociation@yahoo.co.uk

**Interim note about letter from SBV/Darwin about Insurance,
plus a note about the forthcoming General Meeting on 28th March**

February 24th 2015

Insurance

Questions have been raised by a number of owners with regard to the recent letter from SBV with regard to insurance for our holiday homes.

The licence agreed with SBV, NACO and the Owners' Association in 2013 makes it clear in Part 2 Section 3.(d) that owners are to insure their holiday home and provide up to date details on request to SBV/Darwin.

This condition, or a similar clause in the previous licence, has been in place for many years. No charge for this clerical exercise has ever been made. It is reasonable to assume that the effort of reviewing the insurance details has been covered under the Annual Fees paid by each owner.

To suggest a charge now is not reasonable or necessary. Many owners are using NACO for their insurance. This is an organisation recognised by SBV and they will be familiar with the policy, with no need for detailed checks.

The park-linked policy also carries an excess of £500 for subsidence (a known risk at SBV) – which is not the case for most other available insurance policies, including NACO's.

In addition, the suggestion of a new charge if owners do not use the park-linked insurance policies, is likely to be deemed unfair under OFT734 paragraph 5.4.

General Meeting

Our next meeting is on Saturday, March 28th at 5pm at the Baptist Church in Victoria Avenue. There is plenty of parking. This meeting is open to all caravan owners at SBV, so if there are new owners near you, do invite them to come.

As usual after the meeting there will be refreshments, so that we can get to know each other. NACO representatives will be coming to this meeting.

Newsletter

A Newsletter covering all the issues above will be issued soon.