

# Policy Summary- Touring Caravan

**Underwritten by Lloyd's Syndicate 4444 who are managed by Canopus Managing Agents Limited.**

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This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording.

WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

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## Type of Insurance and Cover

- This insurance provides cover for touring caravans used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

**Duration:** This is an annually renewable policy. The period of insurance will be shown on your schedule.

Features and benefits included automatically	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Loss or damage to the Caravan including fixtures and fittings and Equipment</b> - including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like used in conjunction with the caravan.</p> <p><b>Optional Loss or damage to Contents and Personal Effects</b> - including clothing, luggage and general household goods used in conjunction with the caravan.</p>	<ul style="list-style-type: none"> <li>• <b>Theft:</b> Caravans less than 23 feet in length, left unattended for 2 hours or more, will not be covered for theft or attempted theft unless a proprietary wheel clamp or hitch lock are fitted.</li> <li>• Loss or damage caused by flood within 7 days from the original commencement date.</li> <li>• Loss or damage when the caravan is left unoccupied for a consecutive period of 7 days or more when not at the risk address.</li> <li>• Any loss or damage whilst the caravan is let for hire or reward.</li> <li>• <b>Excluding:</b> money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £50, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor driven vehicles of any kind or their accessories, cycles or waterborne craft.</li> <li>• Theft of any item left in an unlocked caravan.</li> <li>• Awnings are excluded unless specified on the schedule - see <i>Optional Cover for further details</i>.</li> </ul> <p><b>Contents and Personal Effects</b></p> <ul style="list-style-type: none"> <li>• A single article limit of £300 applies.</li> <li>• In excess of £250 in total in any one insurance year in respect of CDs and DVDs.</li> </ul>	<p>Section A - Caravan, Contents, Personal Effects and Awning.</p>
<p><b>Replacement as New</b> - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 120 months from purchase new and the sum insured representing the present day purchase price of the caravan.</p>	<ul style="list-style-type: none"> <li>• The sum insured must represent the present day purchase price as new of the caravan or its equivalent model.</li> </ul>	<p>Section A - Caravan, Contents, Personal Effects and Awning. <i>Basis of Claims settlement.</i></p>
<p><b>Liability to the Public</b> - indemnity in respect of injury to third parties up to £2 Million.</p>	<ul style="list-style-type: none"> <li>• While the caravan is attached to a mechanically propelled vehicle.</li> <li>• If the caravan or part thereof becomes detached from any towing vehicle.</li> <li>• Any liability in respect of any vehicle being used for the transportation of the caravan.</li> </ul>	<p>Section B - Liability to the Public.</p>
<p><b>Loss of Use</b> - cover for alternative accommodation or the hire of a similar caravan.</p>	<ul style="list-style-type: none"> <li>• Cover up to £50 per day, £1500 in total.</li> </ul>	<p>Section C - Loss of Use and Hiring Charges.</p>

<b>Continental Touring Use</b> - cover for temporary visits to Europe for a total of 180 days in any one year.	<ul style="list-style-type: none"> <li>Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands.</li> <li>The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.</li> </ul>	The Policy Schedule.
<b>Personal Accident Benefits</b> - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.	<ul style="list-style-type: none"> <li>Cover is not available to any person over 70 years of age.</li> <li>Cover is limited to £500 for persons under the age of 16.</li> </ul>	Section D - Personal Accident Benefits.
<b>Optional Cover</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy section information can be found in</b>
<b>Awning Replacement as New</b> - in the event of the awning being lost or damaged beyond economic repair within 7 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.	<ul style="list-style-type: none"> <li>Subject to a limit of indemnity as shown on your schedule of insurance.</li> <li>Loss or damage to the awning when erected and attached to the caravan when the caravan is left unoccupied for 7 days or more.</li> <li>We are unable to insure awnings over 7 years of age.</li> <li>Theft or accidental loss from the awning.</li> <li>Any available discount will be taken into account in the settlement.</li> </ul>	Section A - Caravan, Contents, Personal Effects and Awning. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Protected No Claims Bonus</b> - in the event of a claim we will not reduce your no claims bonus.	<ul style="list-style-type: none"> <li>Only applies while you are insured by us and cannot be transferred to another insurer.</li> <li>Premiums in future years may still be increased according to claims history.</li> </ul>	Section E - No Claims Bonus. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Increase Policy Excess</b> - to reduce your premium the policy excess can be increased from £75 to £150 or £250.		The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Reduce Policy Excess</b> - for an additional premium your policy excess can be reduced from £75 to £50.	<ul style="list-style-type: none"> <li>Subject to the appropriate premium being paid.</li> </ul>	The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Extended Cover</b> - for an additional premium, this policy can be extended to cover caravans permanently stored in Europe.	<ul style="list-style-type: none"> <li>Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands.</li> <li>The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.</li> </ul>	The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>

### General Exclusions

- The policy excess excludes the first £75 (unless reduced/increased excess option selected) for any claim except in the event of damage solely to windows and public liability claims.
- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Loss, destruction or damage to the caravan or equipment or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

### Your Right to Cancel

You are free to cancel this policy at anytime by contacting your insurance broker who you arranged this insurance with. If, within 14 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by contacting your insurance broker who you arranged this insurance with. We will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

You are not obliged to provide us with any reason for cancelling this policy within 14 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

### **Cancellation Charges**

**For clients that have been insured under the policy for less than one year:**

Up to 1 month 20% charge

Up to 3 months 40% charge

Up to 6 months 60% charge

Up to 8 months 80% charge

After 8 months no refund due at all.

After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you. A full copy of our Cancellation Notice can be found in the policy wording.

### **Claim Notification**

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact our Claims Department. Telephone: 0344 856 2043. At the time of making a claim, you will be asked;

- The policy number stated on your schedule.
- A brief description of the circumstances surrounding your loss or damage.
- The name of the insurance brokers who sold you this insurance.

### **Our Service Commitment to You**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact;

#### **Your Insurance Broker**

**Park Home Assist Insurance Services**

**Royal House**

**Queenswood , Newport Pagnell Road West**

**Northampton NN4 7JJ**

**Tel: 01604 946 785 Email: [info@parkhomeassist.co.uk](mailto:info@parkhomeassist.co.uk)**

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints at Lloyd's. Their address is:-

### **Complaints**

Complaints, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693 Fax: 020 7327 5225

Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com) / Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

### **The Financial Ombudsman Service**

Exchange Tower, London, E14 9SR

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). This does not affect your right to take legal action if necessary.

### **Financial Services Compensation Scheme (FSCS)**

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tele: 0800 678 1100 or 020 7741 4100 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

### **Law Applicable to Contract**

The parties are free to choose the law applicable to this Insurance Contract. Unless you and we have agreed to the contrary this insurance shall be subject to English Law.