

## Touring Caravan Policy Summary

Underwritten by J R Clare Underwriting Agencies Ltd on behalf of Lloyd's Syndicate 2001

This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording.  
**THE UNDERWRITERS RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.**

### Type of Insurance and Cover

This insurance provides cover for touring caravans used solely for holiday purposes.

The Underwriters will insure only those sections you request and the Underwriters agree to insure.

The maximum amount the Underwriters 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 -</b> including fixtures and fittings.</p> <p><b>Optional Cover for Equipment -</b> including, refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilisers, wheel clamps, generators, awnings 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>	<p><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 and hitch lock are fitted.</p> <p>Any loss or damage whilst the caravan is let for hire or reward other than static caravans on a fixed site.</p> <p><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 and software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft.</p> <p>Theft of any item left in an unlocked caravan, awning or the like except for outside furniture, when the caravan is in use and subject to a limit of £200.</p> <p><b>Contents and Personal Effects</b>                      A single article limit of £300 applies.</p>	<p>Section A - Caravan, Equipment Contents and Personal Effects.</p>
<p><b>Replacement as New -</b> following total loss or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 60 months, from purchase new and the sum insured representing the present day purchase price of the caravan.</p>	<p>The sum insured must represent the present day purchase price as new of the caravan or its equivalent model</p>	<p>Section A - Caravan, Equipment Contents and Personal Effects.  <i>Basis of Claims Settlement.</i>                      The Policy Schedule <i>if this cover is in force it will show on your schedule of insurance.</i></p>
<p><b>Liability to the Public -</b> indemnity in respect of injury to third parties up to £2 million.</p>	<p>While the caravan is attached to a mechanically propelled vehicle.</p> <p>If the caravan or part thereof becomes detached from any towing vehicle.</p> <p>Any liability in respect of any vehicle being used for the transportation of the caravan.</p>	<p>Section B - Liability to the Public.</p>
<p><b>Loss of Use -</b> cover for alternative accommodation, the hire of a similar caravan only, loss of hire charges if the caravan is rendered uninhabitable following a claim under this policy.</p>	<p>Cover up to £50 per day, £1500 in total.</p>	<p>Section C - Loss of Use and Hiring Charges.</p>
<p><b>Continental Touring Use -</b> cover for temporary visits to Europe for a total of 180 days in any one year.</p>	<p>Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands.</p> <p>The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.</p>	<p>The Policy Schedule.</p>
<p><b>Personal Accident Benefits -</b> cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.</p>	<p>Cover is not available to any person over 70 years of age.                      Cover is limited to £500 for persons under the age of 16</p>	<p>Section D - Personal Accident Benefits.</p>

## General Exclusions

The policy excess excludes the first £100, (depending on option selected) for any claim except 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 static 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 static 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 writing to Lifesure Group Ltd, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, Cambs, PE19 8EW.

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 returning the documentation along with written instruction to the address above. We will refund the premium paid less any charges applied by your broker, provided that no claim or incident likely to give rise to a claim has been submitted.

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 proportionate premium for the period you have been insured and refund any balance due. A full copy of our Cancellation Notice can be found in the policy wording.

## Claim Notification

It is a condition precedent to the liability of the UNDERWRITERS that following any happening likely to give rise to a claim the INSURED shall:-

(a) as soon as reasonably possible notify and confirm to:

Quadra Claims Services Ltd, 82-86 Deansgate, Manchester, M3 2ER. Tel: 0845 207 5834 Fax: 0161 833 9015 email: jcr@quadraclaims.co.uk and if required give full details within 30 (thirty) days of the incident together with such information and assistance as the UNDERWRITERS may reasonably require

(b) immediately notify the Policy following DAMAGE by theft, attempted theft, malicious damage, violent disorder, riot or civil commotion or the disappearance of valuable items.

(c) under no circumstances admit liability for nor offer to agree to settle any claim without the written consent of the UNDERWRITERS, who shall be entitled to take over and conduct in the name of the INSURED the defence of any claim and to prosecute in the INSURED'S name, for the UNDERWRITERS' benefit, any claims for indemnity or damages or otherwise against any third party and shall have full discretion in the conduct of any negotiations and proceedings and the settlement of any claim.

## 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 either:

### Your Insurance Broker

Lifesure Group Limited, 3 Fenice Court, Phoenix Park, Eaton Socon, St Neots, PE19 8EW  
Tel: 01480 402 470 Fax: 01480 404 270 E-mail: info@lifesure.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 Department at J.R.Clare. Their address is:-

### Complaints Department

Suite 431, Gallery 4, One Lime Street, London, EC3M 7DQ.

If you are still not satisfied, you can ask the Complaints Department at Lloyd's to review your case. The address is:

### Complaints Department

Lloyd's, One Lime Street, London, EC3M 7HA. Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: Complaint@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect your right to take legal action.

## Financial Services Compensation Scheme (FSCS)

Underwriters are members of the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

Compulsory insurance is covered in full.

Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

## Law Applicable to Contract

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which you reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If you are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man, the law which shall apply is the law of England and Wales.