

## NAME OF THE INSURERS

This insurance is underwritten by certain Underwriters at Lloyd's.

## Caravan Insurance – Summary of Cover

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the certificate wording a copy of which is available on request.

### **Type of Insurance and Cover**

This insurance provides cover for touring and static 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.

### **SECTION A: Caravan, Equipment, Contents and Personal Effects (pages 3 to 5)**

#### **Loss or damage to the Caravan -**

including fixtures and fittings.

#### **Replacement as New -**

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.

#### **Optional Cover for Equipment -**

including, refrigerators, gas bottles, water containers, steps, balconies, batteries, stabilisers, wheel clamps, generators, awnings and the like used in conjunction with the caravan.

#### **Optional Loss or damage to Contents and Personal Effects -**

including clothing, luggage and general household goods used in conjunction with the caravan.

### **SECTION B: Liability To The Public (page 5)**

Indemnity in respect of injury to third parties up to £2 million.

### **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

#### **SECTION A: Caravan, Equipment, Contents and Personal Effects (pages 3 to 5)**

Damage to money of any kind, credit or charge cards or business books or documents of any kind.

Damage to watches jewellery, furs and articles of gold, silver or other precious metals, contact lenses, spectacles, items of sports equipment value GBP 50 or over, photographic equipment, binoculars, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft of any description.

Depreciation, deterioration, manufacturing defects, wear and tear, Damage by moth, vermin, mildew, rot, water leakage or any gradually operating process.

Mechanical or electrical breakdown, failure or Damage.

Damage to tyres unless caused by an accident to the Caravan or vandalism.

Theft from the Caravan unless forcible or violent means are used to gain entry

Theft or accidental Damage from awnings or toilet tents, except for outside furniture, when the Caravan is in use and subject to a total limit of GBP 200.

The first amount of each and every claim or occurrence as specified in the Schedule as the Excess.

Damage in circumstances where a claim for Damage results in the Caravan needing new parts or accessories which are found to be obsolete or unobtainable. The Underwriters' liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.

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

Damage by theft or attempted theft of the Caravan whilst unattended in excess of two hours, unless a wheel clamp and hitch lock of proprietary manufacture are fitted. This exception does not apply to caravans with an internal body length in excess of 23 feet as specified by the manufacturer.

Damage whilst the Caravan is let for hire or reward other than when on a fixed site.

Damage to the awning when erected and attached to the Caravan when the Caravan is left unoccupied for seven days or more.

## **SECTION B: Liability To The Public (page 5)**

Excluding Liability;

Arising while the Caravan is attached to a mechanically propelled vehicle.

Resulting from an accident caused by the Caravan or part thereof becoming detached from any towing vehicle.

That arises in connection with any vehicle being used for the transportation of the Caravan.

For the death or injury of any person arising out of or in the course of their employment by the Insured.

Arising out of the use of any mechanically propelled vehicle/water craft.

If such liability attaches by virtue of an agreement but which would not have attached in the absence of such agreement.

Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident.

Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture.

Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder.

Arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.

## **DURATION OF THIS INSURANCE**

The period of Insurance will be for 12 months unless otherwise agreed by Underwriters. The period of Insurance will be shown in the schedule of insurance.

## **RENEWING YOUR POLICY**

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your insurance broker. Failure to pay within the terms may result in your Insurance being cancelled.

## CANCELLATION RIGHTS

You may cancel this insurance within 14 days of You buying this insurance or the day on which You receive the insurance documents whichever is later. We will provide a full refund of the premium paid. We can decide not to refund any premium if You have made a claim on this insurance.

This Certificate may be cancelled at any time by notice from You in writing to your insurance broker and the premium hereon shall be adjusted on the basis of us receiving or retaining the customary short term premium.

## HOW TO MAKE A CLAIM

As soon as reasonably possible notify and confirm to

Merlin Commercial and Complex Claims Ltd  
JR Clare Claims Handling Unit  
International House  
82 – 86 Deansgate  
Manchester  
M3 2ER  
Tel: 0161 835 5553

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.

Full procedures regarding claims can be found within the certificate wording

## HOW TO MAKE A COMPLAINT

We aim to provide a high standard of service at all times. However, we accept that things can go wrong and would rather be told about any difficulties than have a dissatisfied client.

Should you have any complaint or query regarding this insurance We would encourage you, in the first instance, to press the matter strongly with us to make sure that appropriate representations have been made on your behalf.

If you are unable to resolve the matter with your broker or insurance advisor and wish to make a complaint you may do so at any time by referring the matter to Underwriters. Their address is:

Policyholder and Market Assistance.  
Lloyd's Market Services  
Lloyd's of London  
One Lime Street  
London  
EC3M 7HA

Complaints that cannot be resolved by Lloyd's Policyholder and Market Assistance may be referred to the Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service  
South Quay Plaza,  
183 Marsh Wall,  
London  
E14 9SR.  
Tel. 0845 0801800.  
E-mail complaint: [info2financial-ombudsman.org.uk](mailto:info2financial-ombudsman.org.uk)

Note that the FOS will only consider your complaint if you have given Us the opportunity to resolve it. If, however, We do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

## **DETAILS OF OUR REGULATOR**

Lloyds is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234.

## **FINANCIAL SERVICES COMPENSATION SCHEME**

Lloyd's underwriters are covered by the Financial Services Compensation Scheme (FSCS). 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 are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme 7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London E1 8BN and on their website [www.fscs.org.uk](http://www.fscs.org.uk).