

## Policy Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

### Lifisure Motor Caravan Private Motor Policy

The Lifisure Motor Caravan Private Motor Policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months as shown in the policy schedule.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

### Significant Features and Benefits

Description	Comprehensive
Audio, television, video, computer or computer games, telecommunication and navigational equipment. (Refer to part 1 of the policy booklet).	Unlimited unless equipment fitted after vehicle built then restricted to £500
Courtesy Car. A Courtesy Car is provided when your vehicle is being repaired in one of our Recommended Repairers as a result of an accident covered by this policy. (Refer to part 1 of the policy booklet)	Included
Driving Other Cars. If shown on the certificate of motor insurance. Cover is restricted to Third Party only. (Refer to part 2 of the policy booklet)	Available
Foreign Use (Refer to part 7 of the policy booklet)	Full policy cover applies in EU, Iceland, Norway, Switzerland & Croatia. This is free of charge for the term of the policy.
Loss of accessories from car or garage. (Refer to part 1 of the policy booklet).	£500
Guaranteed Bonus. This is available subject to certain criteria. Refer to your policy schedule.	Available
Personal Belongings (Refer to part 4 of the policy booklet)	£2,000 with a single article limit of £200
Personal Accident Cover for Policyholder & Spouse aged 18 to 74. (Refer to part 3 of the policy booklet)	£5,000
New car replacement is provided if the vehicle is less than 12 months old and you have been the registered keeper since new. (Refer to part 1 of the policy booklet).	Included
Standard Young driver excess for drivers under 21 (Comprehensive Cover only)	Not applicable as all drivers MUST be aged 25 and over
Standard Young driver excess for drivers between 21 & 24 (Comprehensive Cover only)	Not applicable as all drivers MUST be aged 25 and over

## Significant Features and Benefits - continued

Description	Comprehensive
Additional Compulsory Excess which is in addition to all other excesses. (Comprehensive Cover Only)	Variable excess dependent on vehicle
Fire & Theft excess	Variable excess dependent on vehicle
Standard excess for drivers with provisional licences or hold a licence other than provisional for a period of 1 year, or holds a licence other than one issued in the UK for a period of 2 years. (See N/B). (Comprehensive Cover Only)	Not applicable as all drivers MUST hold a full UK licence for a minimum of 2 years
Awnings & Gas Bottles	£1,000 limit
Alternative Accommodation	£30 per day up to a maximum of 17 days. Subject to the insured vehicle being stolen or damaged and the vehicle cannot be used.
Trailer Cover (Third Party whilst attached)	Included
Windscreen	Unlimited
Windscreen excess (Replacement)	£60
Windscreen excess (Repair)	Nil
N/B Additional compulsory accidental damage excesses may also apply dependent on the type of vehicle or claims and conviction record. Ask broker for details.	

## Exclusions & Limitations

Description	Comprehensive
Loss or Damage as a result of Theft if: the Ignition key or similar device is left in or on the car and all windows, doors and roofs have not been closed and locked.	No Cover
Loss or Damage as a result of Theft if: any security or tracking device has not been set or is not in working order.	No Cover
Replacement of car locks or reprogramming or replacing any car theft device as a result of the loss of the car keys.	No Cover
Trailer Cover (Loss or damage)	No Cover

## **Making a Claim**

In the event of a claim you can contact our claims department at 12 Harborne Road, Edgbaston, Birmingham B15 3AA. Telephone Claim Call number 08701 515 596.

## **Rights of Cancellation**

If this cover does not meet your requirements, please return all your documents (including the certificate) within 14 days of receipt. We will return any premium paid less a pro rata charge for the number of days for which cover has been given. The full annual premium is due if a total loss claim has been made.

## **How to Complain**

If you wish to make a complaint you can write to the Managing Director at The National Insurance and Guarantee Corporation Limited, Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone Number 0845 080 1800.

## **Details about our Regulator**

NIG 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.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).