

Caravan breakdown insurance

Policy wording



Welcome

Thank you for buying caravan breakdown insurance with Lifesure. We're a broker with over 40 years' experience in insurance, working with partners that we know share the same values as us. It's because of this that you can be sure of the very best service from beginning to end. You're in safe hands with us.

This policy document, along with your policy schedule form your agreement with us. They also explain everything you need to know about the insurance you have, including what is and isn't covered. If anything's not clear to you, please call us and we'll be happy to talk you through it.

This agreement is based on the information that you provided when you applied for the policy. It's important that this is correct so please take a moment to check through your documents. Once you're happy, please keep them together, somewhere safe.

If ever you need to use your breakdown cover, you can contact our partners using the details on page 5. Although we don't directly provide the service ourselves, do contact us if you're unsure of the process or you need help at any point.

Of course, if you need to contact us, please call on 01480 402 460. We are open Monday-Friday, 8am to 8pm and Saturday, 8am to 12pm.

Thanks again for choosing Lifesure.

Kind regards

Paul Reid
Managing Director, Lifesure

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About your policy

Introduction

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy in conjunction with **your policy schedule** to ensure that **you** have chosen a level of cover that meets **your** specific needs.

Making sense of your policy: definitions detailed in page 6 will help with the understanding of this document.

About your insurer

Lifisure Group Limited / Lifisure

Lifisure Group Limited was formed in 1971 and one of the principles upon which the company has been built has been to offer a consistently high level of customer care. If **you** wish to learn more about the Lifisure Group, please visit **our** website at lifisure.co.uk.

Authorised Signature



Paul Reid
Managing Director
Lifisure Group Limited

Call Assist Limited

Call Assist is the largest truly independent Motor Breakdown provider in the UK, **you** can therefore be assured **you** are in safe hands should **your caravan** suffer a **breakdown**. **We** provide a twenty-four (24) hour, three hundred & sixty-five (365) days a year service through **our** network of **recovery operators** throughout the UK and Europe.

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

The policy is underwritten by Ageas Insurance Limited, Registered Office Address, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales number 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202039.

What to do if you breakdown

Who to call if you breakdown

If your caravan breaks down in the territorial limits (UK) please call our twenty-four (24) hour Control Centre on:

01206 812754

Please have the following information ready to provide to **our rescue co-ordinator**:

- **Your** return telephone number
- **Your** policy number
- The precise location of **your caravan** (or as accurate as **you** are able in the circumstances).

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number and policy postcode to 07537 404890.

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **recovery operator** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**. **You** will need to be with **your caravan** when the **recovery operator** arrives. If **you** would prefer not to wait with the **caravan** or it is unsafe to do so, please inform **our rescue co-ordinator** who will arrange a call on approach so **you** have sufficient time to return to the **caravan**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise **our rescue co-ordinator** if **you** feel it is not safe to remain within eyesight of the **caravan**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with **our** telephone number to call **us** on **your** behalf.

Making sense of your policy: definitions

Certain words in this policy have a special meaning and these words are defined below. To help make this policy easy to understand, wherever they appear in the policy **we** have highlighted them in **bold**.

Accident

A collision immediately rendering the **caravan** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure or puncture to the **caravan**, which immediately renders the **caravan** immobilised.

Callout

The deployment of a **recovery operator** to **your caravan**.

Caravan

Any towed **caravan** of a proprietary make which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet (not including the length of the A-frame and hitch).

Home address

The last known address within the **territorial limits (UK)** recorded on **our** system where **your caravan** is ordinarily kept.

Passengers

All non-fare paying persons travelling with the towing vehicle at the time of the **breakdown**.

Period of insurance

The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve (12) months.

Policy schedule

The document provided by the organisation **you** purchased this policy from detailing the **period of insurance**, eligible **caravan(s)**, and type of cover.

Recovery operator

The independent technician **we** appoint to attend the **breakdown**.

Rescue co-ordinator

The telephone operator employed by **us**.

Specialist equipment

Non-standard apparatus or recovery vehicles which in the opinion of the **recovery operator** are required to safely recover the **caravan**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (UK)

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Trip

A journey to the **territorial limits (Europe)** which commences from the date of **your** departure from the **territorial limits (UK)** and ceases upon **your** return to the **territorial limits (UK)** for a period not exceeding ninety (90) days.

Us, We, Our

Call Assist Ltd.

You, Your

The person named as the policyholder in the **policy schedule**.

Important conditions

Uninsured Service	We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.
Call Recording	To help us provide a quality service, your telephone calls may be recorded but will only be shared with partner organisations directly relevant to the breakdown service we provide.
Governing Law	This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
Language	The contractual terms and conditions, and other information relating to this contract will be in the English language.
Measurements	A Home Assist is calculated using a straight line from the home address to the location of the breakdown . All other measurements are calculated using driving distances.
Garage Repairs	Any repairs undertaken by the recovery operators at their premises are provided under a separate contract, which is between you and the recovery operator .
Signing Documentation	You may be asked to sign documents by the recovery operator which relates to the service being provided. Whilst you are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until you have read and understood the content in full. In the event you require assistance with understanding such documents please contact us on 01206 812754.
Emergency Repairs	Emergency repairs undertaken at the roadside by recovery operators cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for recovery operators to accurately diagnose the fault with the caravan or state whether the caravan is in a roadworthy condition or otherwise safe to drive. Recovery operators are not instructed to conduct caravan health inspections.

Your cover

What's covered

As shown in **your policy schedule**

The following service is provided with all levels of cover:

Roadside Assistance & Recovery

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs more than a one-mile radius/straight line from **your home address** and during the **period of insurance**, **we** will arrange and pay for a **recovery operator** to attend the **breakdown** and where appropriate, spend up to sixty (60) minutes to try and repair the **caravan**.

If, in the opinion of the **recovery operator**, they are unable to repair the **caravan** within sixty (60) minutes at the roadside **we** will assist in the following way:

Either:

Arrange and pay for **your caravan** to be recovered to the nearest **suitable garage** which is able to undertake the repair.

Or:

If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for **your caravan** to be recovered to the **home address**, or if **you** would prefer and it is closer, **your preferred destination** within the **territorial limits (UK)**.

Recovery of **your caravan** must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges.

If **your caravan** requires recovery, **you** must immediately inform **our rescue co-ordinator** of the address **you** would like the **caravan** taken to. Once the **caravan** has been delivered to the nominated address, the **caravan** will be left at **your own risk**.

Emergency Overnight Accommodation UK*

We will pay up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for the **passengers** whilst **your caravan** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.

Emergency Overnight Accommodation is available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- The **caravan** must be repaired at the nearest **suitable garage** to the **breakdown** location
- The **caravan** cannot be repaired the same working day
- The **breakdown** did not occur within 20 miles of **your home address**
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**.

*These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**. **We** will only reimburse claims when **we** are in receipt of valid proof of payment.

Message Service

If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.

Your cover cont'd

What's not covered

Applying to all sections unless otherwise stated

This insurance does not cover the following:

1. Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **caravan** with a standard 50mm tow ball coupling hitch.
2. Assistance following an **accident**, theft, fire, or vandalism.
3. **Breakdowns** caused by a failure to maintain the **caravan** in a roadworthy condition including the routine servicing of the **caravan** in accordance with the manufacturers recommendations.
4. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **caravan** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
5. **Specialist Equipment**, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if **your caravan** is immobilised due to snow, mud, sand, water, ice, or a flood.
6. Breakdowns caused by overloading of the **caravan**.
7. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last twenty-eight (28) days, unless **your caravan** has been fully repaired at a **suitable garage**, declared fit to tow by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
8. The recovery of the **caravan** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If **caravan** recovery is required **we** will only recover to one address in respect of any one **breakdown**.
9. Any **caravan** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us**.
10. Any request for service if the **caravan** is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
11. Assistance if the **caravan** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
12. The cost of any parts, components or materials used to repair the **caravan**.
13. Repair and labour costs other than an hour's roadside labour at the scene.
14. The use of **specialist equipment** occasionally required because the **caravan** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
15. Storage charges.
16. Any claim within twenty-four (24) hours of the time the policy is purchased.
17. Any **breakdown** that occurred before the policy commenced, the **caravan** was placed on cover, or before the policy was upgraded.
18. More than six (6) **callouts** in any one **period of insurance**.
19. Claims totalling more than £15,000 in any one **period of insurance**.
20. Any costs or expenses not authorised by **our rescue co-ordinators** prior to being incurred.
21. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.

Your cover cont'd

What's not covered

22. Any charges where **you** or the Emergency Services arrange assistance or repairs by other means unless **we** have agreed to reimburse **you**.
23. Any damage or loss to **your caravan** or its contents caused by the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed prior to **your caravan** being transported.
24. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
25. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
26. Any cost that would have been incurred if no claim had arisen.
27. Any false or fraudulent claims.
28. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
29. Recovery of the **caravan** or **your** transport costs to return the **caravan** to **your home address** once it has been inspected or repaired.
30. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any time that has to be taken off work because of a **breakdown**.
31. Any cost incurred as a result of **your** failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
32. A request for service following any intentional or wilful damage caused by **you** to **your caravan**.
33. 35. Fines and penalties imposed by courts.
34. Any cost recoverable under any other insurance policy that **you** may have.
35. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
36. Any cover which is not specifically detailed within this policy.

General conditions

Applying to all sections

1. **We** will provide cover if
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **us**, as far as **you** are aware, is correct.
2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
3. The driver of the **caravan** must remain with or nearby the **caravan** until help arrives.
4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** to wait for assistance to ensure the **caravan** is functioning correctly. If **you** do not wait for assistance and the **caravan** breaks down again within twelve (12) hours, **you** will be charged for the second and any subsequent **callouts**.
5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
6. **We** have the right to refuse to provide the service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue co-ordinators** or the **recovery operator**.
7. The **caravan** must be ordinarily kept at an address within the **territorial limits (UK)** and **you** must be a permanent resident within the **territorial limits (UK)**.
8. **Caravans** must be located within the **territorial limits (UK)** when cover is purchased and commences.
9. If in **our** opinion the **caravan** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **caravan** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **caravan** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **caravan** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **caravan** in its current condition. If the **caravan** is beyond economical repair, **you** will have one (1) week to advise **us** of how **you** wish to transport or dispose of the **caravan**. If **you** do not contact **us** within one (1) week **you** consent to **us** to dispose of the **caravan**.
10. If **we** are able to repair **your caravan** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **you** do not have sufficient funds to pay for the parts, all further cover for the claim under this policy will cease.
11. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
12. **We** may decline service if **you** have an outstanding debt with **us**.
13. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
14. **Recovery operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your caravan**.

General conditions cont'd

15. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
16. The policy is not transferable.

Should **you** wish to contact **us**, **we** can be contacted by:

Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX

Email: enquiries@call-assist.co.uk

Facsimile: 01206 364268

How to cancel your policy

Cooling Off Period fourteen (14) days

This policy has a cooling off period of fourteen (14) days from the time **you** receive this information or from the purchase date, whichever is the later. If **you** do not wish to continue with the insurance **we** will provide a refund of premium paid, providing no claim has been made.

Cancelling outside of the Cooling Off Period

You may cancel **your** policy after the fourteen (14) day cooling off period but no refund of premium is available.

A refund of premium is not available for policies where the **period of insurance** is less than one (1) month.

We have the right to cancel this policy at any time by sending seven (7) days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of premium when it is due
- **We** discover **you** are no longer eligible for cover with **us**
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the **recovery operators**.

In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

Please call the organisation **you** purchased this policy from to discuss.

How to make a complaint

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex, CO1 1UX.

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within three working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within eight (8) weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

If **you** remain dissatisfied with **our** final decision or if **you** have not received **our** final decision within eight (8) weeks of **us** receiving **your** complaint, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six (6) months of the date of the Company's final decision. If **you** do not refer **your** complaint within six (6) months of **our** final decision The Financial Ombudsman Service will not have **our** permission to review **your** case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Or by telephoning:

0800 023 4567 (free from landlines) or

0300 123 9 123 (free from some mobile phones)

or **email:** complaint.info@financial-ombudsman.org.uk.

For further information, you can also visit the website: financial-ombudsman.org.uk

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 0207 741 4100. Alternatively, more information can be found at fscs.org.uk.

Data protection notice

Lifesure, the underwriter, and other companies related to this insurance may use the personal and business details **you** have given **us** to: provide **you** with a quotation; deal with **your** policy; search credit reference and fraud agencies who may keep a record of the search; share with other insurance organisations to help offset risks, help administer **your** policy and to handle claims and prevent fraud; support the development of **our** business by including **your** details in compliance business reviews which may be carried out by third parties acting on **our** behalf.

We may need to collect 'special category data' relating to insured persons, which under the EU General Data Protection Regulation (**GDPR**) and Data Protection Act 2018 (**DPA 2018**), includes information relating to health and data about criminal convictions or offences. Special category data may be required for the purpose of evaluating the risk or administering claims. **We** will ensure that **we** have explicit consent from the insured persons for processing this type of information.

Personal data may be transferred to countries outside the EEA. All data will be held securely and handled in accordance with the principles of applicable data protection laws.

Under the GDPR and DPA 2018 individuals also have a number of rights relating to their personal information, which includes the right to access their personal data and supplementary information, which can be requested free of charge. **Your** rights are outlined in full in Lifesure's data privacy notice, which can be accessed at: [Lifesure.co.uk/privacy](https://www.lifesure.co.uk/privacy). Should **you** need to contact Lifesure's Data Protection Officer, please email: dpo@lifesure.co.uk

For details of privacy policies and contact details for the relevant data protection officers for the underwriter of **your** policy, please refer to **your policy schedule**.

