

Policy Summary Cover Touring Caravan/Static Caravan

Underwritten by Certain Underwriters at Lloyd's

Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Administered by Leisure Underwriting Agents

Leisure Underwriting Agents is a trading name of K.Drewe Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority.

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.

Type of Insurance Cover

- The insurance provides cover for touring caravans used solely for holiday purposes and static caravans/holiday homes 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.

Section 1 - Touring Caravan

Features and benefits included automatically	Significant Exclusions or Limitations	Policy section information can be found in
<p>Loss or damage to the Caravan including fixtures and fittings and Equipment – including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like used in conjunction with the caravan.</p> <p>Optional Loss or damage to Contents and Personal Effects - including clothing, luggage and general household goods used in conjunction with the caravan.</p>	<ul style="list-style-type: none"> • Theft: 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. • Loss or damage caused by flood within 7 days from the original commencement date. • Loss or damage when the caravan is left unoccupied for a consecutive period of 7 days or more when not at the risk address. • Any loss or damage whilst the caravan is let for hire or reward. • Excluding: 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. • Theft of any item left in an unlocked caravan. • Awnings are excluded unless specified on the schedule – see <i>Optional Cover for further details.</i> <p>Contents and Personal Effects</p> <ul style="list-style-type: none"> • A single article limit of £300 applies. • In excess of £250 in total in any one insurance year in respect of CDs and DVDs. 	Section A - Caravan, Contents, Personal Effects and Awning.
<p>Replacement as New - 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"> • The sum insured must represent the present day purchase price as new of the caravan or its equivalent model. 	Section A - Caravan, Contents, Personal Effects and Awning. <i>Basis of Claims settlement.</i>
<p>Liability to the Public - indemnity in respect of injury to third parties up to £2 Million.</p>	<ul style="list-style-type: none"> • While the caravan is attached to a mechanically propelled vehicle. • If the caravan or part thereof becomes detached from any towing vehicle. • Any liability in respect of any vehicle being used for the transportation of the caravan. 	Section B – Liability to the Public.
<p>Loss of Use - cover for alternative accommodation or the hire of a similar caravan.</p>	<ul style="list-style-type: none"> • Cover up to £50 per day, £1500 in total. 	Section C - Loss of Use and Hiring Charges.
<p>Continental Touring Use - cover for temporary visits to Europe for a total of 180 days in any one year.</p>	<ul style="list-style-type: none"> • Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands. • The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics. 	The Policy Schedule.
<p>Personal Accident Benefits - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.</p>	<ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age. • Cover is limited to £500 for persons under the age of 16. 	Section D – Personal Accident Benefits.
<p>Optional Cover</p>	<p>Significant Exclusions or Limitations</p>	<p>Policy section information can be found in</p>
<p>Awning Replacement as New – 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.</p>	<ul style="list-style-type: none"> • Subject to a limit of indemnity as shown on your schedule of insurance. • Loss or damage to the awning when erected and attached to the caravan when the caravan is left unoccupied for 7 days or more. • We are unable to insure awnings over 7 years of age. • Theft or accidental loss from the awning. <p>Any available discount will be taken into account in the settlement.</p>	Section A – Caravan, Contents, Personal Effects and Awning. <i>If this cover is in force it will show on your schedule of insurance.</i>
<p>Increase Policy Excess – to reduce your premium the policy excess can be increased from £75 to £150.</p>		The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>

Section 2 – Static Caravan		
Features and benefits included automatically	Significant Exclusions or Limitations	Policy section information can be found in
Loss or damage to the Caravan including fixtures and fittings and Equipment - including refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like all of which are your sole property.	<ul style="list-style-type: none"> Loss or damage caused by flood within 7 days from the original commencement date. Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the caravan to the mains for which the insured is responsible is subject to a limit of £2500. £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded. 	Section A – The Caravan, Contents and Personal Effects.
Replacement as New - 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.	<ul style="list-style-type: none"> The sum insured must represent the present day purchase price as new of the caravan or its equivalent model. 	Section A – The Caravan, Contents and Personal Effects. <i>Basis of Claims settlement.</i>
Freezer Contents – cover for contents of frozen food cabinet or domestic refrigerator up to £250.	<ul style="list-style-type: none"> Underwriters will not pay for loss or damage caused by any electricity or gas company cutting off or restricting your supply. Or loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action. Frozen food cabinets greater than 10 years old. 	Section B – Freezer Contents.
Loss of Keys - cover to replace locks to doors and/or windows in the caravan following damage as in Section A or loss of keys.	<ul style="list-style-type: none"> Underwriters will not pay in excess of £250. 	Section C – Loss of Keys.
Liability to the Public - indemnity in respect of injury to third parties up to £2 Million.	<ul style="list-style-type: none"> While the caravan is attached to a mechanically propelled vehicle. If the caravan or part thereof becomes detached from any towing vehicle. Any liability in respect of any vehicle being used for the transportation of the caravan. 	Section D – Liability to the Public.
Loss of Use and Hiring Charges - cover for alternative accommodation, the hire of a similar caravan and loss of ground rent.	<ul style="list-style-type: none"> Cover up to £50 per day, £1500 in total. <p>Loss of Ground Rent</p> <ul style="list-style-type: none"> The entire risk address site being forced to close as a result of fire, storm and/or flood the Underwriters will pay a proportionate part of the ground rent subject to an overall limit of £1500. 	Section E – Loss of Use and Hiring Charges.
Personal Accident Benefits - 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"> Cover is not available to any person over 70 years of age. Cover is limited to £500 for persons under the age of 16. 	Section F – Personal Accident Benefits.
Optional Cover	Significant Exclusions or Limitations	Policy section information can be found in
Loss or damage to Contents and Personal Effects - including articles of personal use, clothing, luggage and general household goods while contained within the caravan.	<ul style="list-style-type: none"> A single article limit of £300 applies. Excluding: money, credit or charge cards or business books, watches, jewellery, furs, gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal & coin collections, contact lenses, spectacles, sports equipment over £50, video or photographic equipment, computer software, binoculars, telescopes, camcorders, mobile phones, motor driven vehicles of any kind or their accessories, cycles or waterborne craft. Theft of any item left in an unlocked caravan. In excess of £250 in total in any one insurance year in respect of discs, tapes, CDs, videos, DVDs, games players and music centres. In excess of £1500 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games players, i pods, radios and music centres. £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded. Following accidental damage, fire, theft or vandalism beyond economic repair of the storage unit Underwriters will pay up to a total limit of £500. 	Section A – The Caravan, Contents and Personal Effects. <i>If this cover is in force it will show in your schedule of insurance.</i>

General Exclusions

Section 1 – Touring Caravan

- ♦ The policy excess excludes the first £75 (unless 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.

Section 2 – Static Caravan

- ♦ Loss of or damage to the caravan or contents and personal effects arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the caravan or any employee or agent of you or any member of your family.
- ♦ There is no policy excess but claims are not paid under £100 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 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 or Policyfast Limited, Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs, PE29 2SR.

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.

Short term cancellation rates will apply if you have been insured under the policy for less than one year. 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 The Administrator's Claims Department. Telephone: 0844 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 who you arranged this insurance with or:

Policyfast Head Office

Policyfast Limited
Unit 5 Vantage Park
Washingley Road, Huntingdon, Cambs, PE29 2SR
Tel: 0870 787 9821 Fax: 0870 787 9822
Email: info@policyfast.co.uk

OR

The Scheme Administrators

Leisure Underwriting Agents
The Post House, 14 Load Street
Bewdley, Worcestershire, DY12 2AE
Tel: 0845 33 03 012 Fax: 0845 408 5925
Email: mail@leisureunderwriting.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 Policyholder and Market Assistance at Lloyd's. Their address is:-

Policyholder and Market Assistance

Lloyd's Market Services, G6/86 One Lime Street, London. EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
Email: Complaints@Lloyds.com

Complaints that cannot be resolved by Policyholder and Market Assistance 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)

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, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN, by telephoning 020 7892 7300 and on their website 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.

Scheme Administrator: Leisure Underwriting Agents (Leisure Underwriting Agents is a trading name of K.Drewe Insurance Brokers Ltd who are authorised and regulated by the Financial Services Authority).

This insurance is Underwritten by Canopus Managing Agents Limited, Gallery 9, Lloyd's of London, One Lime Street, London, EC3M 7HA
Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Please note that correspondence should not be directed to the above address, but must always go through the broker who arranged this insurance.
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