

Caravan Policy Summary

This policy summary provides an overview of cover for the Policyfast Caravan policy which is underwritten by the Insurer shown in the Policy Schedule. It does **not** include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that you read the policy wording and fully understand the terms and conditions.

The policy provides cover for 12 months following acceptance of the statement of fact and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law (p5).

Touring Caravan

Key features and benefits

For your ease of reference, the policy wording page numbers are shown in brackets.

- Cover against loss or damage to the caravan caused by an insured peril (p3).
- Contents/Equipment - We will insure contents/equipment that you would normally take with you when you are using your caravan providing contents/equipment cover has been requested and is shown on the statement of fact (p4).
- Emergency Removal - If you suffer an insured loss away from your home, we will cover the costs of recovering your caravan. We will also pay for re-delivery once your caravan has been repaired (p3).
- Loss of use - If you cannot stay in your caravan as a result of loss or damage, and you decide to continue with your holiday, we will pay for hotel accommodation up to £75 a day for up to 14 days or we will pay for you to hire another caravan for up to £75 per day for up to 14 days (p3).
- Public Liability - We will cover you for up to £2,000,000 for any amounts you legally have to pay for causing accidental bodily injury or death or accidental damage to property arising out of you owning or using your caravan excluding when towing (p11).

Security arrangements

In common with all other caravan policies we insist on a minimum level of security to reduce the risk of theft. It is a condition of this policy that whenever the caravan is left unattended and detached from the towing vehicle in excess of 2 hours, you will make sure it cannot be moved by fitting a wheel clamp (If a twin axle caravan both axles must have a wheelclamp fitted) or a hitchlock. (p5).

Exclusions and Limitations

- Theft of caravans that do not comply with the security condition (p5).
- Theft of contents/equipment whilst outside the caravan, if not kept in an awning (p3).
- Theft of money, firearms, wines, spirits and tobacco goods or valuables i.e. precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamps, medal and coin collections, sporting equipment and portable audio equipment and therefore these should not be included in the sum insured (p3).
- Theft of or loss or damage to the caravan while the caravan is not being used unless it is kept at your permanent home or at a storage address you have written and told us about and which we have accepted (p3).
- Theft of contents/equipment unless there is evidence of forcible and violent entry or exit to or from the caravan (p3).
- Theft of electronic or electrical equipment whilst left in the caravan when it is not in use (p3).
- Your policy excess as shown on your schedule.

Claims Settlement

- New for old cover - If your caravan is under five years old from the year of manufacture, and you have been the only owner then you should insure your caravan for the same amount as it would cost to replace your caravan with a new one. The policy automatically gives five years new for old cover and so if you have a total loss claim within the first five years from the date of manufacture then we may replace your caravan with a brand new one (p4).
- Caravans over five years old - We may pay the retail value of the caravan at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition. (p4).

Static Caravan

Key features and benefits

For your ease of reference, the policy wording page numbers are shown in brackets.

- 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. (p8).
- 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. (p10).
- Freezer Contents – cover for contents of frozen food cabinet or domestic refrigerator up to £250. (p9).
- Loss of Keys - cover to replace locks to doors and/or windows in the caravan following damage as in the Insured Perils Section or Loss of Keys. (p9).
- Liability to the Public - indemnity in respect of injury to third parties up to £2 Million (p11).
- Loss of Use and Hiring Charges - cover for alternative accommodation, the hire of a similar caravan and loss of ground rent. (p9).

Exclusions and Limitations

- Loss or damage caused by flood within 7 days from the original commencement date. (p8).
- Frozen food cabinets greater than 10 years old. (p9).
- Underwriters will not pay in excess of £250 for any claim made under the loss of keys section. (p9).
- While the caravan is attached to a mechanically propelled vehicle. (p11).
- If the caravan or part thereof becomes detached from any towing vehicle. (p11).
- Any liability in respect of any vehicle being used for the transportation of the caravan. (p11).
- Your policy excess as shown on your schedule.

Claims Procedure

If you wish to make a claim, please contact your insurer directly on the number shown on your policy schedule.

Cancellation

Written confirmation of the cancellation of the policy may be given at anytime by you or by us, as detailed in the policy wording under the heading 'Cancellation' (p12). We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Cooling off Period

You have the right to cancel your policy within 14 days from the day of purchase or renewal, or, the day that you receive your documentation, whichever is the later. If you are not totally happy with the policy and you have not made a claim you can write to us requesting that your insurance is cancelled. You will be entitled to a refund of premium, subject to a deduction for the time that you have been on cover.

Complaints Procedure

IF YOUR COMPLAINT IS ABOUT THE WAY A POLICY WAS SOLD TO YOU

If at any time you have any query or complaint regarding the way the policy was sold, you should refer to the insurance intermediary who sold the policy to you.

IF YOUR COMPLAINT IS ABOUT THE ADMINISTRATION OF THE POLICY

We always aim to provide a first-class service. However, if you should have a query or complaint regarding the administration of the policy you should address your complaint to:

AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG
Tel. No. (0115) 941 1022

We will contact you within five days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer. If we have not given you an answer in eight weeks we will tell you how you can take your complaint to the Financial Ombudsman Service for review.

Once you have received your final response from us and if you are still not satisfied you can contact the Financial Ombudsman Service:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.
By telephone on 0845 080 1800 or 0300 123 9123 or by Email complaint.info@financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at:

www.fscs.org.uk or be contacted on 020 7892 7300.

This complaints procedure does not affect any legal right you have to take action against us.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/fsaregister or by contacting the FSA on 0845 606 1234.