

Equity Red Star Touring Caravan Insurance PROVIDED BY EQUITY RED STAR

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Policy Summary

This policy summary provides an overview of cover for the Equity Red Star Touring Caravan Policy. 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.

Insurer

Equity Red Star is managed by Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority.

Period of Insurance

The insurance offered is a 12 month contract. The insurance may be renewed each year, but renewal will be subject to the terms and conditions that apply at the time of renewal.

Summary of Cover

1. Cover against loss or damage to the caravan caused by an insured peril.
2. Contents - We will insure contents that you would normally take with you when you are using your caravan providing contents cover is requested on the proposal form.
3. 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.
4. 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.
5. Caravans under 3 years old and purchased as new are replaced as new when damaged beyond economic repair regardless of the number of owners, the sum insured should reflect the current replacement value of the caravan.

Key Features and Benefits

1. An excess of just £200 per claim or as stated in your schedule / quotation.
2. Free European use.
3. You may use your caravan for up to 120 days in any one year of insurance to tour in Europe.
4. Full cover whilst lending your caravan to your immediate family. You must however notify us before allowing a member of your immediate family to use the caravan.
5. Caravans under 3 years old and purchased as new are replaced as new when damaged beyond economic repair regardless of the number of owners, the sum insured should reflect the current replacement value of the caravan.

Security arrangements

In common with all other caravan policies we insist on a minimum level of security to reduce the risk of theft.

Our security requirements are as follows:

1. When the caravan is left unattended, whilst attached to the towing vehicle, it must be protected by a wheel clamp of proprietary make.
2. When the caravan is left unattended, whilst detached from the towing vehicle, it must be protected by a hitchlock AND a wheel clamp of proprietary make.

Exclusions and Limitations

1. Theft of Caravans that are not protected by a hitchlock and wheel clamp whilst unattended and detached from the towing vehicle.
2. Theft of Caravans that are not protected with a wheel clamp and left unattended whilst attached to the towing vehicle.
3. Theft of contents whilst outside the caravan, if not kept in an awning.
4. Theft of money, firearms, wines, spirits and tobacco goods, caravan generators 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.
5. 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.
6. Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan.
7. Theft of electronic or electrical equipment whilst left in the caravan when it is not in use.

Claims Procedure

If you wish to make a claim, you may either contact the intermediary/broker who arranged cover for you or you can phone our 24-hour helpline on 0844 561 1372.

Claims Settlement

We may either pay the cost of repairing the caravan, or if the caravan is lost or damaged beyond economical repair, we will settle the claim as follows:

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.

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". 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.

Your Right to Change Your Mind

You may cancel this insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of You receiving the insurance documents. As long as your caravan has not been written off as a result of a claim we will then refund the premium in full.

Complaints Procedure

If you have any cause to complain about your insurance, or us, please contact your intermediary who administers the insurance on our behalf. Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly. After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's. The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR. (These procedures do not affect your right to take legal action if necessary.)

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 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.