

## Policy Summary

This policy summary provides an overview of cover for the Novae 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

Administered and underwritten by Novae Syndicates Limited whom are authorised and regulated by the Financial Services Authority No. 204888. Registered Office: 71 Fenchurch Street, London, EC3M 4HH.

## 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 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 £100 per claim or as stated in your schedule / quotation.
- 2) Free European use.
- 3) You may use your caravan for up to 240 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 0161 835 6938.

## **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 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 in the first instance to the insurance intermediary who sold the Policy to you.

### **If your complaint is about the administration of the Policy**

Any enquiry or complaint should be addressed in the first instance to the intermediary who sold the Policy to you.

If you are not satisfied with the way a complaints has been dealt with, you should refer your case to the Policyholder & Market Assistance department of Lloyd's.

The address is:

Policyholder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London EC3M 7HA

If you are still not satisfied you may refer your complaint to the Financial Ombudsman Service (FOS). Please note that the FOS is only able to help you if you are a private individual or a "Micro Enterprise". This is defined as a business with an annual turnover not exceeding 2,000,000 Euros and fewer than 10 staff.

The address is:

Financial Ombudsman Service  
South Quay Plaza II  
183 Marsh Wall  
London  
E14 9SR.

## **Financial Services Compensation Scheme (FSCS)**

As members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if Novae cannot pay out all valid claims under this insurance. This depends on the type of policy you have and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. For types of insurance you must have by law (such as third-party insurance for motor claims), the scheme will cover the whole claim. You can get more information about the scheme from the FSCS or you can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## **Language and Law Applying to the Insurance**

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.