

Policy Summary

This policy summary provides an overview of cover for the Caravan Gold 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.

Your insurance is provided by AmTrust Europe Limited who is registered in England and Wales. Company No. 1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202189. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG. Member of the Association of British Insurers.

Your insurance intermediary is Cover4Caravans, Baxter Building, 80 Baxter Avenue, Southend on Sea, Essex, SS2 6HZ.
Tel: 0800 970 7172 Email: cover4caravans@alanblunden.co.uk

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

Key features and benefits

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

- 1) Cover against loss or damage to the caravan caused by an insured peril (p3).
- 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 (p3). £250 limit applies for any one single item insured (p5).
- 3) Emergency Removal – If your caravan cannot be moved as a result of loss or damage while in use, we will pay the extra costs you have to pay to recover the caravan, remove the caravan or deliver the caravan (p3).
- 4) Loss of use – If you cannot stay in your caravan as a result of loss or damage, we will pay the extra costs you have to pay for:
 1. Hotel accommodation costs (but not including food and drink) up to £75 a day for up to 14 days; or
 2. Hire costs for a replacement caravan for up to £75 per day for up to 14 days (p3).
- 5) 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 (p3).

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 (p5).
- 2) When the caravan is left unattended, whilst detached from the towing vehicle, it must be protected by a hitchlock AND a wheel clamp (p5).

It is a condition of this policy that these policy conditions are complied with, failure to do so may result in your policy becoming invalid and/or your claim being rejected.

Exclusions and Limitations

- 1) Theft of contents whilst outside the caravan, if not kept in an awning (p3).
- 2) Theft of or loss or damage to money, firearms, wines, spirits and tobacco goods, caravan generators or valuables are excluded and should not be included in the sum insured (p3).
- 3) Theft of or loss or damage to the caravan while the caravan is not in use unless it is kept at your home or at a storage address you have given us and which we have accepted (p3).
- 4) Theft of contents unless there is evidence of forcible and violent entry or exit to or from the caravan (p3).
- 5) Theft of electronic or electrical equipment whilst left in the caravan when it is not in use (p3).
- 6) You will pay an amount towards each claim (£100 excess). You do not pay any excess if your caravan was stored on a CaSSOA registered site (p5).

Claims Procedure

If you wish to make a claim, please contact your insurers:

AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

Tel: 0115 934 9818 (9 a.m. - 5 p.m. Mon-Fri)

Email: claims@amtrusteu.co.uk

Please refer to your policy wording for the claims conditions and what you need to do in the event of a claim.

Claims Settlement (p4)

- 1) **New for old cover** – If you suffer a total loss and the caravan is within five years of age from the date of manufacture we may replace the caravan with a new caravan of the same make and model. Your sums insured (as shown in the policy schedule) must cover the cost of a new caravan of the same make and model. You must be able to provide the original purchase receipt.
- 2) **Caravans over five years old** – We will pay the retail value of the caravan at the time of the loss or damage (if shown in the current edition of Glass's Guide to Caravan Values or agreed by us).
- 3) **Contents** – We will deduct an amount for wear, tear and loss in value to contents if the item is over 12 months old.

Cancellations

We may cancel the policy by writing to you at your last known address confirming that all cover will end 14 days (if paid annually) or 7 days (if paid monthly) after the date of our letter. Please refer to the full cancellation procedure including reasons for cancellation detailed in the policy wording under the heading "Cancellations" (p7). You may cancel the policy by contacting your insurance intermediary.

If you or we cancel the policy, and you have not made a claim during the current period of insurance, we will refund the premium for any remaining period of cover.

Cooling off Period

You have the right to cancel the cover within a period which begins 14 days from the commencement/renewal of cover or on receipt of policy documentation, whichever is the latter (this period is referred to as the "cooling off period"). You should exercise this right by contacting your Insurance Intermediary and as long as you have not made a claim during the current period of insurance, we will refund the premium.

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 YOUR POLICY OR CLAIM

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

Complaints Department, AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

Tel. No. **+44 (0) 115 934 9852**

Email. complaints@amtrusteu.co.uk

We will contact you within 5 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 4 weeks. If it will take us longer than 4 weeks we will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at: www.financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

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 on 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 Conduct Authority or the FSCS. The FSCS can be visited on the internet at: www.fscs.org.uk or by contacting the FSCS on 0800 678 1100 or 0207 892 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 Register by visiting the FCA website: www.fca.org.uk.