

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.

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).
- 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 (p3).
- 4) Loss of use – If you cannot stay in your caravan as a result of loss or damage, we may pay for hotel accommodation up to £75 a day for up to 14 days or we may pay for you to hire another 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).

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 (p5).
- 2) Theft of Caravans that are not protected with a wheel clamp and left unattended whilst attached to the towing vehicle (p5).
- 3) Theft of contents whilst outside the caravan, if not kept in an awning (p3).
- 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 (p3).
- 5) Theft of or loss or damage to the caravan while the caravan is not being used unless it is kept at your home or at a storage address you have written and told us about and which we have accepted (p3).
- 6) Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan (p3).
- 7) Theft of electronic or electrical equipment whilst left in the caravan when it is not in use (p3).
- 8) You will pay an amount towards each claim (the excess £100). You do not pay any excess if your caravan is stolen whilst stored on a CaSSOA storage site (p5).

Claims Procedure

If you wish to make a claim, you may either contact the intermediary/broker who arranged cover for you or AmTrust Europe Limited, direct on the number/address given overleaf.

Claims Settlement

- 1) **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 will replace your caravan with a brand new one (p4).
- 2) **Agreed value** – If your caravan is under five years old from the year of manufacture, and you have not been the only owner then you should insure your caravan for the same amount as you bought it. This policy automatically gives five years agreed value cover and so if you have a total loss claim then we will pay you the same amount you paid for your caravan. You must have bought your caravan from a caravan dealer and you must have the original receipt or you must be able to provide a valuation from a caravan dealer at the time of the claim (p4).
- 3) **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) (p4).

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" (p7). 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

Before you accept our policy you have 14 days to review the policy wording. 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 and that any monies paid be returned. We will then cancel your insurance.

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:

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

Tel. No. +44 (0) 115 941 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.

Effective date: 1 July 2013

(CPGKF002(01*2997)08052013)

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 Conduct Authority or the FSCS. The FSCS can be visited on the internet at:

www.fscs.org.uk or be contacted on 0207 741 4100.

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.