

Policy Summary

This policy summary provides an overview of cover for the Static 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.

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. (p4)

Key features and benefits

Fully Comprehensive cover for loss or damage to the caravan caused by Fire, Theft, Flood, Storm, Vandalism and Accidental Damage. (p3)

- **New for old cover** on static caravans regardless of the number of owners if the caravan is less than 5 years old from the date of manufacture providing the sums insured are adequate. (p5)
- **Market Value** If the caravan is over five years old then the sum insured should be the current market value. (p5)
- **Loss of use** if you cannot stay in your caravan as a result of loss or damage whilst in use we may pay:
 - extra costs you reasonably have to pay for hotel accommodation (not including food and drink) or hire costs for a replacement caravan of up to £75 per day for up to 14 days.
 - Loss of hire costs – if your Caravan suffers loss or damage, we will pay the net loss of hiring charges actually booked before the Loss or Damage occurred.
The most we will pay under this cover will be £75 per day up to a maximum of 14 days, during any one period of insurance. You must keep a record of all bookings and deposits paid and make these available on request. (p3)

We will also meet the additional costs necessarily and reasonably incurred in disconnecting and removing the caravan to the nearest repairers and delivery and reconnection after repair to the site address. (p3)

You will need to provide receipts as proof of any claim **You** may make for the extensions in the cover shown above.

- **Excess** – Low £100 excess. (p2)
- **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. (p3)
- **Hire or Reward** – We will cover for liability, loss or damage whilst your caravan is let for hire or reward, but will not cover for theft or malicious damage by the hirer, his family or any person the hirer lawfully allows access to the insured caravan. (p3)

General conditions

- All four corners of the Static caravan must be anchored firmly to the ground at all times. (p4)
- The water and central heating systems must be drained during the closing of the site. (p4)

Exclusions and Limitations

- Loss or damage to contents while the caravan is out of use except for standard caravanning equipment. (p3)
- Loss or damage to tyres unless caused by an insured event. (p3)
- Loss or damage to the caravan whilst being transported. (p3)
- Loss or damage to china, glass or porcelain, money valuables, firearms, wines, spirits and tobacco goods. (p3)
- Wear, tear or loss in value. (p3)

Payment of premiums

Premiums can be paid in full or by monthly direct debit.

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 at the address given overleaf.

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' shown on page 5 of the policy wording. 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 your 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.

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.