

## 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

Novae Syndicates Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation 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 as follows:
  - fire, explosion, lightning and earthquake;
  - storm or flood;
  - accidental damage – physical damage caused suddenly and accidentally and not through wear and tear, breakdown or malfunction;
  - malicious acts or vandalism
  - theft or attempted theft.
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 5 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 5 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, whilst left unattended for more than 24 hours without Underwriters approval, unless the caravan 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 Notification**

If you wish to make a claim, you may either contact the intermediary who arranged cover for you, who will notify us of your claim, or call us on 01443 202 233 (Adjusting Associates LLP).

When a claim or possible claim occurs, you must:

- i) Notify the details of a claim as soon as it is practically possible.
- ii) To help prove the claim we will require you to supply full details of the claim and we may require you to provide original purchase receipts, invoices, bank or credit card statements, instruction booklets, photographs, utility bills and deeds of your property including any supporting evidence and information that We require. We will only ask for information relevant to your claim and we will pay for any reasonable expenses you incur in providing us with the above information as part of your claim.
- iii) In the event of theft, attempted theft, riot or malicious damage as soon as practically possible inform the Police and offer them all reasonable assistance in the apprehension of the person(s) responsible and the recovery of any Property stolen; (please ensure that you are given the Crime Reference number).
- iv) In respect of any Liability claim, every letter, claim, writ, summons and process shall be notified or forwarded to Insurers within 5 days of receipt. Notice shall also be given in writing to the Insurers within 5 days of the insured having notice of any impending prosecution, inquest or fatal accident inquiry in connection with any such occurrence.

### **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. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim.

### **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**

We are committed to providing you with a high quality service and we want to make sure that we maintain this at all times. If you have any questions or concerns about your policy please contact:

Cover4Caravans  
Baxter Building  
80 Baxter Avenue  
Southend on Sea  
Essex SS2 6HZ

If your complaint is about a claim, please contact your claims handler whose details will be shown in your claims documents.

In the event that you remain dissatisfied you can refer the matter to The Complaints team at Lloyd's.

Their address is:

Complaints  
Lloyd's  
One Lime Street,  
London EC3M 7HA  
Tel No: 020 7327 5693  
Fax No: 020 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The address is:

The Financial Ombudsman Service,

Exchange Tower

LONDON E14 9SR

Telephone: 0800 023 4567 from a land line or 0300 123 9 123 from a mobile phone or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if you are a private individual or a "micro enterprise". A "micro-enterprise" is defined as a business with an annual turnover not exceeding €2million and fewer than ten staff.

### **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.