



### Chilli Underwriting Touring Caravan Insurance

This insurance is arranged and administered by Alan Blunden & Company Limited trading as Chilli Underwriting, Baxter Building, 80 Baxter Avenue, Southend on Sea, Essex SS2 6HZ who are authorised and regulated by the Financial Conduct Authority (No.309694).

#### The Insurer

The policy is underwritten by Zenith Insurance Plc. Authorised Insurers, registered in Gibraltar (Reg. No. 84085). With registered office at Suite 846-848 Europort, Gibraltar. Zenith Insurance Plc is authorised by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No.211787).

#### Policy Summary

This policy summary provides an overview of cover for the Chilli Underwriting 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.

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 section numbers are shown in brackets.

- 1) Cover against loss or damage to the caravan caused by an insured peril (Section A).
- 2) Contents - the policy will insure contents that you would normally take with you when you are using your caravan providing contents cover is requested at the time you take out cover (Sections A & C).
- 3) Emergency Removal - If you suffer an insured loss away from your home, the policy will cover the costs of recovering your caravan. The policy will also pay for re-delivery once your caravan has been repaired (Section B).
- 4) Loss of use - If you cannot stay in your caravan as a result of loss or damage, the policy will pay for hotel accommodation up to £75 a day for up to 14 days or alternatively it will pay for you to hire another caravan for up to £75 per day for up to 14 days (Section B).
- 5) Public Liability - The Insurer 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 (Section D).

#### 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 being 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, digital camcorders, computers, laptops, tablet computers, personal digital assistants (PDAs), 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.
- 8) You will have to pay an amount towards each claim (the excess £100).

### Claims Procedure

If you wish to make a claim, you may either contact the intermediary/broker who arranged cover for you or the Insurer's UK service providers, direct on their 24 hour telephone helpline on **03330 436531**. **Please make contact within 24 hours of you becoming aware of the incident.**

Correspondence should be sent to the Insurer's UK service providers, Zenith Insurance Management UK Limited at Chester House, Harlands Road, Haywards Heath, West Sussex, RH16 1LR

### Claims Settlement

- 1) New for old cover - If your caravan is under five years old from the year of manufacture, 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 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.
- 2) Caravans over five years old - We will pay up to 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*).

### Cooling off Period

After accepting this insurance 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.

### Mid Term Adjustments & Cancellations

A £15 plus Insurance Premium Tax Insurer Fee applies to all mid-term adjustments and Cancellations.

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.

## **Complaints Procedure**

In the first instance these should be referred to the insurance intermediary arranging the insurance.

If you are not satisfied with his or her answer, please make contact with the Insurer's UK service providers at Complaints Handling, Zenith Insurance Management UK Limited at Chester House, PO Box 730, Chesterfield, S40 9LL, Tel: 0344 705 0630 or e-mail: [complaints@zenithinsurance.co.uk](mailto:complaints@zenithinsurance.co.uk). You will need to quote your policy number shown in the Schedule.

In the event that the Insurer's service providers have not resolved matters within 8 weeks of you writing to them the problem can be referred to the Financial Ombudsman Service. Whilst the Insurers and their UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

The complaints procedure above does not affect any legal rights you may have to take action against the Insurer.

You can check the above details on the Financial Service Register by visiting the FCA website: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

Zenith Insurance Plc, who underwrite this insurance are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer cannot meet its obligations. This depends upon the type of insurance 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 web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0800 678 1100 or 020 7741 4100.