

# Policy Summary Cover – Touring Caravan

## Underwritten by Certain Underwriters at Lloyd's

Underwriters at Lloyd's are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Administered by Canopus UK Specialty Limited

who are authorised and regulated by the Financial Conduct Authority.

**keyfacts**®

This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

### Type of Insurance and Cover

- This insurance provides cover for touring caravans used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

**Duration:** This is an annually renewable policy. The period of insurance will be shown on your schedule.

Features and benefits	Significant Exclusions or Limitations	Policy section information can be found in
<p><b>Loss or damage to the Caravan including fixtures and fittings.</b></p> <p><b>Optional loss or damage to the Caravan Equipment</b> - including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators, motor movers and the like used in conjunction with the caravan, but excluding awnings.</p> <p><b>Optional Loss or damage to Contents and Personal Effects</b> - including clothing, luggage and general household goods used in conjunction with the caravan.</p>	<ul style="list-style-type: none"> <li>• <b>Theft:</b> Caravans less than 23 feet in length, left unattended for 2 hours or more, will not be covered for theft or attempted theft unless a proprietary wheel clamp or hitch lock are fitted.</li> <li>• Loss or damage caused by flood within 7 days from the original commencement date.</li> <li>• Loss or damage when the caravan is left unoccupied for a consecutive period of 7 days or more when not at the risk address.</li> <li>• Any loss or damage whilst the caravan is let for hire or reward.</li> <li>• <b>Excluding:</b> money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £50, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor driven vehicles of any kind or their accessories, cycles or waterborne craft.</li> <li>• Theft of any item left in an unlocked caravan.</li> <li>• Awnings are excluded unless specified on the schedule - see <i>Optional Cover for further details</i>.</li> <li>• Caravan Equipment and Contents excluded unless specified on the schedule of insurance.</li> </ul> <p><b>Contents and Personal Effects</b></p> <ul style="list-style-type: none"> <li>• A single article limit of £300 applies.</li> <li>• In excess of £250 in total in any one insurance year in respect of CDs and DVDs.</li> </ul>	<p>Section A - Caravan, Contents, Personal Effects and Awning.</p>
<p><b>Replacement as New (if cover selected)</b> - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 120 months from purchase new and the sum insured representing the present day purchase price of the caravan.</p>	<ul style="list-style-type: none"> <li>• The sum insured must represent the present day purchase price as new of the caravan or its equivalent model.</li> </ul>	<p>Section A - Caravan, Contents, Personal Effects and Awning. <i>Basis of Claims settlement.</i></p>
<p><b>Liability to the Public</b> - indemnity in respect of injury to third parties up to £2 Million.</p>	<ul style="list-style-type: none"> <li>• While the caravan is attached to a mechanically propelled vehicle.</li> <li>• If the caravan or part thereof becomes detached from any towing vehicle.</li> <li>• Any liability in respect of any vehicle being used for the transportation of the caravan.</li> </ul>	<p>Section B - Liability to the Public.</p>
<p><b>Loss of Use</b> - cover for alternative accommodation or the hire of a similar caravan.</p>	<ul style="list-style-type: none"> <li>• Cover up to £50 per day, £1500 in total.</li> </ul>	<p>Section C - Loss of Use and Hiring Charges.</p>
<p><b>Continental Touring Use</b> - cover for temporary visits to Europe for a total of</p>	<ul style="list-style-type: none"> <li>• Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the</li> </ul>	

180 days in any one year.	<ul style="list-style-type: none"> <li>Canary Islands.</li> <li>The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.</li> </ul>	The Policy Schedule.
<b>Personal Accident Benefits</b> - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.	<ul style="list-style-type: none"> <li>Cover is not available to any person over 70 years of age.</li> <li>Cover is limited to £500 for persons under the age of 16.</li> </ul>	Section D - Personal Accident Benefits.
<b>Optional Cover</b>	<b>Significant Exclusions or Limitations</b>	<b>Policy section information can be found in</b>
<b>Awning Replacement as New</b> - in the event of the awning being lost or damaged beyond economic repair within 7 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.	<ul style="list-style-type: none"> <li>Subject to the limit of indemnity as shown on your schedule of insurance.</li> <li>Loss or damage to the awning when erected and attached to the caravan when the caravan is left unoccupied for 7 days or more.</li> <li>We are unable to insure awnings over 7 years of age.</li> <li>Theft or accidental loss from the awning.</li> <li>Any available discount will be taken into account in the settlement.</li> </ul>	Section A - Caravan, Contents, Personal Effects and Awning. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Protected No Claims Bonus</b> - in the event of a claim we will not reduce your no claims bonus.	<ul style="list-style-type: none"> <li>Only applies while you are insured by us and cannot be transferred to another insurer.</li> <li>Premiums in future years may still be increased according to claims history.</li> </ul>	Section E - No Claims Bonus. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Increase Policy Excess</b> - to reduce your premium the policy excess can be increased from £50 to £100.		The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>
<b>Extended Cover</b> - for an additional premium, this policy can be extended to cover caravans permanently stored in Europe.	<ul style="list-style-type: none"> <li>Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands.</li> <li>The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.</li> </ul>	The Policy Schedule. <i>If this cover is in force it will show on your schedule of insurance.</i>

### General Exclusions

- The policy excess excludes the first £50 or £100 (depending on option selected) for any claim except in the event of damage solely to windows and public liability claims.
- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Loss, destruction or damage to the caravan or equipment or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

### Your Right to Cancel

You are free to cancel this policy at anytime by Canopus UK Specialty Limited, 1st Floor, 1 Kings Court Business Park, Charles Hastings Way, Worcester, WR5 1JR.

If, within 14 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by contacting us. We will refund the premium paid in full provided that no claim has been submitted nor any incident likely to give rise to a claim has occurred.

You are not obliged to provide us with any reason for cancelling this policy within 14 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

## **Cancellation Charges**

**For clients that have been insured under the policy for less than one year:**

Up to 1 month 20% charge

Up to 3 months 40% charge

Up to 6 months 60% charge

Up to 8 months 80% charge

After 8 months no refund due at all.

After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you. A full copy of our Cancellation Notice can be found in the policy wording

## **Claim Notification**

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact The Administrators Claims Department Telephone: 0844 856 2043. At the time of making a claim, you will be asked;

- The policy number stated on your schedule.
- A brief description of the circumstances surrounding your loss or damage.
- The name of the insurance brokers who sold you this insurance.

## **Our Service Commitment to You**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact;

### **Canopus UK Specialty Limited**

**1st Floor, 1 Kings Court Business Park**

**Charles Hastings Way, Worcester, WR5 1JR**

**Tel: 0333 777 30 39**

**Fax: 0845 408 5926**

**Email: [contactus@canopus.com](mailto:contactus@canopus.com)**

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Policyholder and Market Assistance at Lloyd's. Their address is:-

### **Policyholder and Market Assistance**

Lloyd's Market Services, G6/86 One Lime Street, London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by Policyholder and Market Assistance may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect your right to take legal action.

## **Financial Services Compensation Scheme (FSCS)**

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10<sup>th</sup> Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tele: 0800 678 1100 or 020 7741 4100 and on their website [www.fscs.org.uk](http://www.fscs.org.uk)

## **Law Applicable to Contract**

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which you reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If you are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man, the law which shall apply is the law of England and Wales.