



## MyInsurance Touring Caravan Policy Summary

**Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy wording and policy schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.**

This Touring Caravan Insurance Policy is arranged and administered by e-Insurance Trading Ltd t/a MyInsurance on behalf of Building Block Insurance PCC Limited's authorised representative Reach Financial Services Limited and will run for 12 months. **Your Policy Schedule** will show which of the following sections of cover **You** have requested.

MyInsurance is a trading name of e-Insurance Trading Ltd, is authorised and regulated by the Financial Conduct Authority.

Building Block Insurance PCC Limited ('BBI') is licensed and regulated by the Malta Financial Services Authority, is an authorised EEA insurer and is authorised by the Financial Conduct Authority under reference number 616033.

### Caravan, Equipment, Contents and Personal Effects (Section A)

<p><b>Summary of what is covered</b></p> <p><b>Items Covered</b></p> <p>The items shown on up to the sum insured shown on your policy caravan including:</p> <ul style="list-style-type: none"> <li>• The <b>Caravan</b> including permanent fixtures and fittings</li> <li>• Caravan related <b>Equipment</b></li> <li>• Caravan <b>Contents and Personal Effects</b></li> <li>• Caravan <b>Awnings</b></li> </ul> <p><b>Loss or damage by the following causes</b></p> <ul style="list-style-type: none"> <li>• Accidental damage, fire, theft, vandalism, storm or flood.</li> </ul> <p><b>Additional Cover</b> (Extra benefits included as standard)</p> <ul style="list-style-type: none"> <li>• Additional cost of removing the <b>Caravan</b> to nearest repairer and returning it to its usual <b>Storage Address</b></li> <li>• Alternative accommodation for up to £1,500 if the <b>Caravan</b> becomes uninhabitable as a result of loss or damage whilst on holiday or touring. Maximum £50 per day.</li> <li>• Contents of adjacent locked storage units up to a maximum £300 and £100 in respect of any one article.</li> <li>• Use in Europe including the journey by recognised sea routes for up to 90 days in any one period of cover.</li> <li>• If the <b>Caravan</b> is less than 5 years old from new <b>We</b> will replace it without deduction of wear and tear provided the sum insured is adequate.</li> </ul>	<p><b>Summary of what is NOT covered</b></p> <ul style="list-style-type: none"> <li>• money, credit or charge cards or business books or documents</li> <li>• watches, jewellery, furs and articles of gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal and coin collections</li> <li>• contact lenses, spectacles, items of sports equipment value £50 or over, video or photographic equipment, binoculars, telescopes, camcorders, mobile telephones, computer hardware or software</li> <li>• motor driven vehicles of any kind or their accessories, cycles or waterborne craft of any description</li> <li>• depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process</li> <li>• mechanical or electrical breakdown, failure or damage</li> <li>• damage to tyres unless caused by an accident or vandalism</li> <li>• theft from the <b>Caravan</b> unless involves forcible or violent entry</li> <li>• theft or accidental loss from <b>Awnings</b> or toilet tents</li> <li>• the amount of the <b>Excess</b> for each and every claim</li> <li>• where damage results in the <b>Caravan</b> needing new parts or accessories which are found to be obsolete or unobtainable liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge</li> <li>• any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes etc</li> <li>• loss of or damage by theft or attempted theft of the <b>Caravan</b> whilst unattended in excess of two hours, unless a wheel clamp or hitch lock of proprietary manufacture is fitted</li> <li>• any loss or damage whilst the <b>Caravan</b> is let for hire or reward other than when on a fixed site</li> <li>• loss or damage to the <b>Awning</b> when attached to the <b>Caravan</b> and the <b>Caravan</b> is unoccupied for 7 days or more</li> <li>• loss or damage when the <b>Caravan</b> is left unoccupied for a consecutive period of 7 days or more when not at the agreed <b>Storage Address</b> or your <b>Home Address</b></li> <li>• in excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games</li> </ul>
<p><b>Excess</b></p> <p>Please refer to <b>Your Policy Schedule</b> for full details of the <b>Excesses</b> that apply to <b>Your Policy</b></p>	

## Personal Accident (Section B)

<p><b>What is covered</b></p> <p>If <b>You</b> or <b>Your Family</b> suffers accidental injury while</p> <p>(1) within the <b>Caravan</b> or private motor vehicle towing the <b>Caravan</b></p> <p>(2) loading, unloading, hitching, unhitching or directly working upon the <b>Caravan</b></p> <p>which causes</p> <p>(1) Death</p> <p>(2) Loss of use of one or more limbs or total loss of sight in one or both eyes</p> <p>(3) Permanent total disablement from any occupation</p> <p><b>We will pay up to £10,000 to the Policyholder or the deceased's Legal Personal Representative(s).</b></p>	<p><b>Summary of what is NOT covered</b></p> <ul style="list-style-type: none"><li>• The maximum age limit in respect of this cover is 70 and Benefit is reduced to £500 for persons under the age of 16</li><li>• There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained</li><li>• No Benefit shall be payable for an event caused directly or indirectly by:<ul style="list-style-type: none"><li>• use of un-prescribed narcotics or drugs</li><li>• participation in racing</li><li>• participation in a criminal act</li><li>• use of power driven wood or metal working machinery except portable tools applied by hand</li><li>• pregnancy or childbirth</li><li>• sickness or disease not resulting from bodily injury</li><li>• self inflicted injury.</li></ul></li></ul>
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## Liability to the Public (Section C)

<p><b>Summary of what is covered</b></p> <p><b>We will indemnify You or Your Family</b> against all sums which <b>You</b> become legally liable to pay as damages for:</p> <p>a) accidental bodily injury (including death or disease) to any person, occurring during the period of cover from any accident involving the <b>Caravan</b>.</p> <p>b) accidental loss or damage to property occurring during the period of cover from any accident involving the <b>Caravan</b>.</p> <p>up to £2,000,000 any one event plus legal costs recoverable by a claimant and costs and expenses incurred with <b>Our</b> written consent.</p>	<p><b>Summary of what is NOT covered</b></p> <p>- liability arising:</p> <ul style="list-style-type: none"><li>• while the <b>Caravan</b> is attached to a mechanically propelled vehicle</li><li>• from an accident caused by the <b>Caravan</b> or part thereof becoming detached from any towing vehicle</li><li>• that arises in connection with any vehicle being used for the transportation of the <b>Caravan</b></li><li>• for the death or injury of any person arising out of or in the course of their employment by <b>You</b> or any member of <b>Your Family</b></li><li>• out of the use of any mechanically propelled vehicle/water craft</li><li>• out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident</li><li>• out of or connected with or incidental to any profession, occupation, business or commercial venture</li><li>• out of the transmission of any communicable disease or condition</li><li>• out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991.</li></ul>
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## Further Information

### Making a Claim

If **You** need to make a claim simply contact **Our Claim Administrator** as soon as possible

By telephone: 01279 406055

By email: [claims@ashwick.co.uk](mailto:claims@ashwick.co.uk)

By post: Ashwick Claims Services Limited 20 Harlow Enterprise Hub Edinburgh Way, Harlow, Essex, CM20 2NQ

### Rights of Cancellation

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to **Your Agent** within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your Agent** will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your Agent**. Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any concerns about this policy or the handling of a claim **You** should adhere to the following process:

If **Your** complaint is about the sale or administration of your policy please contact **Your Intermediary** at:

The Managing Director  
MyInsurance  
Heatherlands House  
Headley Road  
Hindhead  
Surrey  
GU26 6TN  
Tel: **01428 600001**

If **Your** complaint is about the handling of **Your** claim please contact:

Ashwick Claims Services Limited 20 Harlow Enterprise Hub Edinburgh Way, Harlow, Essex, CM20 2NQ  
Telephone: 01279 406055 Email: [claims@ashwick.co.uk](mailto:claims@ashwick.co.uk)

In all correspondence please state that **Your** insurance is provided by Building Block Insurance PCC and quote **Your** policy number.

If **You** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the **Policy** sale process or any other aspect of service that **You** have received, **You** can ask the Financial Ombudsman Service to review **Your** case. Their address is:

#### The Financial Ombudsman Service

Exchange Tower  
London

E14 9SR

Telephone: **0800 0234567** or **0300 1239123**

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

If **Your** complaint is about the policy please contact

Complaints Manager  
Building Block Insurance PCC Limited  
1 Princess Elizabeth Street  
Ta' Xbiex  
Malta  
XBX 1102

Telephone: 0800 912 1464

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

If **You** remain dissatisfied after following the above complaints procedures in full, in relation to matters concerning the **Policy**, they can ask the following autonomous and independent body to review their case. Their contact details are:

#### OFFICE OF THE ARBITER FOR FINANCIAL SERVICES

1<sup>st</sup> Floor, St. Calcedonius Square  
Floriana  
Malta  
FRN 1530

Email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt)

Telephone: +356 2124 2945 (overseas call charges apply)

Web: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

#### Online Dispute Resolution

The European Commission has an online dispute resolution for consumers who have a complaint about a product or service bought online. If **You** choose to submit **Your** complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and reach an outcome within 90 days. The web address for this Online Dispute Resolution Service is shown below. **You** are required to quote **Our** email address [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk) when submitting **Your** complaint to the ADR entity and please be aware that they will only be able to consider **Your** complaint after **You** have provided **Us** with the opportunity to consider and resolve the complaint.

Web: [www.ec.europa.eu/consumers/odr/main/index.cfm](http://www.ec.europa.eu/consumers/odr/main/index.cfm)

#### Compensation Scheme

If the **Insurer** is unable to meet its liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further Information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing : [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

## Your Personal Data

We will only collect and use **Your** personal data in the following circumstances.

### Policy set up and management

We may collect and use **Your** name, identity and contact information, billing details and personal information associated with **Your Caravan** and its use for the purpose of deciding whether to enter and then performing the agreement between **Us** to provide **Your Policy**.

We may use automated decision making procedures to decide on the availability of an insurance policy and its terms. **You** may express **Your** views and request an individual review of an automated decision by contacting **Us** at [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com).

We may share personal data collected for these purposes with the **Administrator** to manage the **Policy**. We may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

We will retain the personal data used to decide whether to enter a policy for 6 years. We will retain the personal data used to manage and administer a **Policy** for the duration of the **Policy** plus 6 years.

### Claims

If **You** make a claim under **Your Policy**, We will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. This may include information about the use and storage of the **Caravan**.

We may share this personal data with the **Claim Handler** to manage the claim.

We may use automated decision making procedures to decide claims. We will notify you if this occurs and give **You** an opportunity to express **Your** views and request an individual review of an automated decision.

We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

We will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

### Service information

We may use **Your** personal information to inform **You** of updates and changes to **Our** services. We will not share **Your** personal data with any third parties for marketing purposes without your agreement

## Your personal data rights

We will keep **Your** personal data secure. We will not transfer **Your** personal data outside the European Economic Area without first notifying **You** and informing **You** of the safeguards We will use to protect **Your** personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European Economic Area.

**You** have the right to have access a copy of the personal data We hold about **You**.

**You** have the right ask **Us** to correct **Your** personal data if it is inaccurate or incomplete.

**You** have the right to ask **Us** to erase **Your** personal data. We will provide **You** with a written response to any such request, including any reasons why We do not agree to the request.

**You** have the right to stop **Us** processing **Your** personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase **Your** data because it might be needed for a future legal claim, We might instead agree to restrict its processing to these reasons alone.

**You** have the right to obtain a copy of **Your** personal data for **Your** own purposes and to move, copy or transfer it from one environment to another.

**You** have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, **You** damage or distress unless there is another legitimate reason for the processing.

**You** can exercise the above rights by contacting: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

If **You** have any questions or concerns about how We handle **Your** personal data **You** should contact: [review@buildingblockpcc.com](mailto:review@buildingblockpcc.com)

Please note We record telephone calls for training and evidentiary purposes.



## Building Block Insurance PCC Limited

1 Princess Elizabeth Street, Ta' Xbiex, Malta, XBX1102

Calling from the UK **0800 912 1464** Calling from outside the UK (+44) **1476 581 276**

[www.buildingblockpcc.com](http://www.buildingblockpcc.com)

This Touring Caravan Insurance is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by MYInsurance for BBI's authorised representative Reach Financial Services Limited - FCA reference no. 302801.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.

Building Block Insurance PCC Limited is a cell company authorised under the Insurance Business Act, 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. No recourse may be made by you however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.