

My Caravan Insurance 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 Booklet and Policy Schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The Static Caravan Insurance Policy is arranged and administered by e-Insurance Trading Ltd t/a My Caravan Insurance with UK General Insurance Ltd on behalf of Ageas Insurance Limited and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

UK General Insurance Ltd & e-Insurance trading Ltd t/a My Caravan Insurance are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Caravan and Contents (Section 1)

<p>Summary of what is covered</p> <p>Caravan</p> <p>The caravan used by you, your family / friends or permitted user for holiday purposes including:</p> <ul style="list-style-type: none"> • Awnings, fixtures and fittings, any balconies or additions agreed by us <p>Loss or damage by the following Causes</p> <ul style="list-style-type: none"> • Accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts. • New for old cover available for caravans less than 10 years old from new <p>Additional Cover (Extra benefits included as standard)</p> <ul style="list-style-type: none"> • Additional cost of removing the caravan to nearest repairer and returning it to the licensed holiday static caravan site including the disconnection and re-connection of services • Site clearance for which you are responsible following insured damage • Repair to mains services following insured damage • Alternative accommodation for up to £1,000 in any one period of insurance if the caravan becomes uninhabitable as a result of loss or damage that is covered by Section 1 of this policy whilst on holiday • The costs of replacing locks in the caravan following loss or theft of keys for up to £250 • Loss of frozen food up to a limit of £200 	<p>Summary of what is NOT covered</p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage while the caravan is being used as a permanent residence or for any trade, business or profession • Loss or damage to: <ul style="list-style-type: none"> i) awnings and tents caused by weather conditions whilst the caravan is not in use, or if not attached securely to the caravan ii) tyres unless caused by an insured peril iii) generators or damage to the caravan resulting from using generators iv) fences or gates • Malicious damage caused by you or your family / friends or a permitted occupant of your caravan • The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used • Loss or damage caused by: <ul style="list-style-type: none"> i) frost ii) water leaking in through windows, doors, ventilators, body joints or seals iii) escape of water or oil between 1st November and 31st March unless the caravan is occupied by you iv) chewing, scratching, tearing or fouling by animals v) any repairing, restoring, renovating, cleaning or dyeing process vi) electrical or mechanical failure or breakdown vii) depreciation, deterioration or wear and tear, or loss of value or any expense or costs that are indirectly caused by the insured peril viii) wet or dry rot, vermin, insects, fungus, any gradually operating cause
<p>Caravan Contents</p> <p>The caravan contents including:</p> <ul style="list-style-type: none"> • clothing, household goods whilst contained in the caravan or in temporary use outside of the caravan but within its plot boundary <p>Loss or damage by the following Causes</p> <ul style="list-style-type: none"> • Fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts. 	<p>Summary of what is NOT covered</p> <p>Your policy will not pay for:</p> <ul style="list-style-type: none"> • Loss or damage to money, valuables, firearms, wines, spirits and tobacco goods • Accidental damage to caravan contents • Theft of caravan contents whilst outside the caravan • Theft of caravan contents not involving forcible and violent entry • Theft of electronic equipment whilst the caravan is not in use • Theft or loss arising from deception, or the use of stolen / forged or invalid cheques and the like • More than £500 for any one single item
<p>Excess</p> <p>The minimum excess applicable is £100. Please refer to your policy schedule for full details of the excesses that apply to your policy.</p>	

Liabilities (Section 2)

<p>Summary of what is covered</p> <p>We will indemnify you against all sums which you or your family / friends become legally liable to pay as damages for:</p> <ul style="list-style-type: none">i) accidental bodily injury (including death or disease) to any person other than you or any employee or member of your family.ii) accidental loss or damage to property not belonging to, nor in the custody of, you or any employee or member of your family. <p>arising from the use or ownership of the caravan and occurring during the period of insurance.</p> <p>In addition, we will pay:</p> <ul style="list-style-type: none">i) legal costs recoverable by a claimantii) with our written consent, your costs and expenses incurred in defending the claim <p>The maximum amount we will pay for any claim or claims arising from any one event is £2,000,000.</p>	<p>Summary of what is NOT covered</p> <ul style="list-style-type: none">- Liability for death, physical injury or illness to:<ul style="list-style-type: none">i) you or your family / friendsii) any employee of you, your family / friends- Damage to property owned by or in the custody or control of you or your family / friends.- Liability arising from the direct or indirect consequence of:<ul style="list-style-type: none">i) assault or alleged assaultii) any deliberate, wilful or malicious actiii) the transmission of any infectious disease or virusiv) the ownership or possession of any animal included under the Dangerous Dogs Act 1991- Injury or damage arising out of any trade, business or profession of you and/or your family / friends- Injury or damage arising out of the use of any mechanically propelled vehicle.
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Personal Accident (Section 3)

<p>Summary of what is covered</p> <p>If you or your family / friends suffers accidental injury while:</p> <ul style="list-style-type: none">i) inside the caravanorii) in the immediate vicinity of the caravan whilst it is in use or being worked upon <p>which causes death within 12 months of its occurrence we will pay £10,000 to the deceased's legal personal representative(s).</p>	<p>Summary of what is NOT covered</p> <ul style="list-style-type: none">- Anyone aged under 16 or over 75 years old at the time of the accident- Death or bodily injury caused by you or your family / friends committing suicide or attempting to commit suicide- Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury- Any claim arising directly or indirectly from the contracting of a disease or illness- Any claim arising directly or indirectly from the injection or ingestion of any substance- Any claim arising from any event, which exacerbates a previously existing bodily injury.
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Further Information

Making a Claim

If you need to make a claim simply contact our Claims Helpline for immediate assistance and advice. The Claims Helpline operates 24 hours a day, 7 days a week on: **0333 400 9981**

Alternatively you can E-mail: office@lucas-solutions.com

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

Rights of Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your broker 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 broker will then refund your premium in full.

Your Satisfaction

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

If your complaint is about the sale of your policy please contact your broker.

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

If your complaint is about the sale of your policy cannot be resolved by the end of the next working day, your broker will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

If your complaint is about the handling of your claim please contact:

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: **0333 400 9981**
Email: office@lucas-solutions.com

In all correspondence please state that your insurance is provided by UK General Insurance Ltd and quote scheme reference 05389C.

If your complaint about your claim cannot be resolved by the end of the next working day, Lucas Claims Solutions Ltd will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

The Financial Ombudsman

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff. you may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR
Tel: **0300 123 9 123**
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may:
Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers

This Static Caravan Insurance is administered by e-Insurance Trading Ltd t/a My Caravan Insurance whose registered office is at Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN and is registered in England No. 06673852.

Underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited,
Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority (No. 309647)

Registered in England No. 3487744

Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.
(www.ukgeneral.com)