

MyInsurance Tourer Select UK 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 Tourer Select UK Insurance Policy is arranged and administered by e-Insurance Trading Ltd t/a MyInsurance with Ptarmigan Underwriting UK on behalf of China Taping Insurance (UK) Company Ltd 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 and Ptarmigan Underwriting UK is a trading name of Lucas Fettes & Partners Ltd, both companies are authorised and regulated by the Financial Conduct Authority.

China Taiping Insurance (UK) Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Caravan & Caravan Contents (Section 1)

<p>Summary of what is covered</p> <p>Caravan</p> <p>The caravan including:</p> <ul style="list-style-type: none"> Permanent fixtures and fittings <p>Loss or damage by the following causes</p> <ul style="list-style-type: none"> Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood. <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 its usual storage address, as shown on your policy schedule Alternative accommodation for up to 15 days in any one period of cover if the caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring. Maximum £75 per day. Up to £250 for the cost of a rail ticket home for the driver and cost of returning your caravan to the storage address and tow your car to your home address if the driver becomes too ill to drive whilst towing the caravan in the United Kingdom. Use in the United Kingdom, Northern Ireland, Channel Islands and Isle of Man. If the caravan is less than 10 years old from new we will replace it without deduction of wear and tear. 	<p>Summary of what is NOT covered</p> <p>Your policy will not pay:</p> <ul style="list-style-type: none"> while the caravan is being used as a permanent residence or for any trade, business or profession; in the event of theft unless a hitch lock or wheel clamp or axle lock device is fitted for theft of the caravan or of any unfixed items within the caravan if the caravan is left unattended in a lay-by or any informal parking area. for loss or damage to awnings and tents caused by weather conditions: <ul style="list-style-type: none"> whilst the caravan is unattended for more than 24 hours or if not attached securely to the caravan
<p>Summary of what is covered</p> <p>Caravan Contents</p> <p>The replacement of your contents of the caravan up to the sum insured shown on your policy schedule</p> <p>Loss or damage by the following causes</p> <p>Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood.</p>	<p>Summary of what is NOT covered</p> <ul style="list-style-type: none"> - any item of personal effects, clothing and luggage, audio and visual equipment and sports equipment over £300 - Valuables, personal money, credit cards, collections, works of art; - by theft of any caravan contents whilst in the caravan unless the caravan is securely locked and all windows are tightly closed and locked where possible; - to caravan contents whilst not in the caravan or towing vehicle
<p>Excess</p> <p>Please refer to your policy schedule for full details of the excesses that apply to your policy.</p>	

Liabilities (Section 2)

Summary of what is covered	Summary of what is NOT covered
<p>We will indemnify you or your family against all sums which you 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 caravan.</p> <p>b) accidental loss or damage to property occurring during the period of cover from any accident involving the caravan.</p>	<p>- liability arising from:</p> <p>a) any trade, business or profession;</p> <p>b) any wilful or malicious acts by you or your family;</p> <p>c) the caravan while attached by any means to a vehicle;</p> <p>d) any action brought against you or your family in any court outside the European Economic Community;</p> <p>- liability for loss or damage to property belonging to you or your family or held in trust by you or in your custody or control;</p> <p>- liability which is insured by or would but for the existence of this section be insured by another policy;</p> <p>- accidental bodily injury (including death or disease) to you or your family;</p> <p>- liability created by any agreement, unless you would have been liable without the agreement</p> <p>-any amount exceeding £2,000,000</p>

Personal Accident (Section 3)

(Only applicable if shown on your policy schedule)

What is covered	Summary of what is NOT covered
<p>If you or your family suffers accidental injury while</p> <p>a) inside the caravan, or</p> <p>b) in close proximity of the caravan whilst it is being worked upon</p> <p>which causes death within 12 months of its occurrence we will pay up to £10,000 to the deceased's legal personal representative(s).</p>	<p>- anyone aged under 16 or over 75 years old at the time of the accident</p> <p>- death or bodily injury caused by you or your family committing suicide or attempting to commit suicide</p> <p>- 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.</p> <p>- any claim arising directly or indirectly from the contracting of a disease or illness</p> <p>- any claim arising directly or indirectly from the injection or ingestion of any substance</p> <p>- any claim arising from any event, which exacerbates a previously existing bodily injury.</p>

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 9 am to 5 pm Monday to Friday on **0207 839 1888** or out of hours on **020 7621 6777**.

Alternatively you can e-mail: newclaims@uk.cntaiping.com

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 however no refund of premium will be payable.

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.

Your Satisfaction

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 of your policy please contact your agent 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:

The Deputy General Manager,
China Taiping Insurance (UK) Co Limited,
2 Finch Lane,
London EC3V 3NA
Tel: 0207 839 1888; Fax: 0207 621 1202;
E-mail: compliance@uk.cntaiping.com

In all correspondence please state that Your insurance is provided by Ptmarmigan Underwriting UK and quote Your policy number.

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 with no upper limit. 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 Touring Caravan Insurance is administered by e-Insurance Trading Ltd t/a MyInsurance, authorised and regulated by the Financial Conduct Authority. Registered in England No. 06673852. Registered Office: Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN.

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