



EU Touring Caravan Insurance Policy

In Association with



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Welcome to Your Touring Caravan Insurance Policy

Your insurers

Thank **You** for choosing this Touring Caravan Insurance which is arranged and administered by e-Insurance Trading Ltd t/a My Caravan Insurance with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

e-Insurance Trading Ltd t/a My Caravan Insurance & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Please take time to read the contents of this policy including how to make a claim.

The proposal or statement of facts and declaration made and signed by **You** is the basis of and shall form part of this contract.

We will provide insurance within the terms and conditions of this policy for those Sections shown in the **Policy Schedule** against loss, damage, accident or liability occurring during any **Period of Cover** for which **You** have paid or agreed to pay and **We** have accepted the premium.

The policy, the **Policy Schedule** and any Endorsements are to be read as one document. The insurance applies throughout the United Kingdom except where **We** say otherwise.

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) Where we reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

For and on behalf of UK General Insurance Ltd,

A handwritten signature in black ink that reads 'K Beales'.

Karen Beales
Managing Director – Personal Lines

Introducing Your Policy

This is **Your** policy please keep it in a safe place.

Please read the policy, **Policy Schedule** and any endorsements carefully. If **You** have any queries or wish to change **Your** cover, **You** should contact e-Insurance Trading Ltd t/a My Caravan Insurance on 01428 600 001.

Insured Values

It is up to **You** to make sure the amounts **You** are insured for represent the full value of **Your Caravan** and **Caravan Contents**.

If **You** do underinsure, any payment made following a claim will be adjusted to reflect the percentage of underinsurance. **You** can increase **Your Sum Insured** at any time by contacting **Your Agent** on 01428 600 001.

Changes in Your Circumstances

It is important that **You** keep **Your Agent** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your Agent** in the proposal and **You** must advise **Your Agent** immediately of changes such as:

- A change of **Caravan**;
- A change in **Your Home** or **Storage Address** **You** have given **Your Agent**, which **We** have accepted;
- Whether **You** or any member of **Your Family** are declared bankrupt or are convicted of any criminal offence.

How to make 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**

You will be asked to provide details of **Your** claim to one of the advisors. This notification must be within 14 days of the incident that has led to the claim.

You may take action of a temporary nature to protect the **Caravan** and make good any damage as a result of the claim such as boarding up damaged windows and doors.

Where possible **You** should keep proof of purchase/receipts, estimates for repair or replacement of damaged articles and any damaged articles for the **Claims Administrator** to inspect.

Any incident of vandalism, theft or loss must be reported to the Police immediately and a crime reference number obtained.

If any person is claiming against **You** or **Your Family**, any correspondence **You** receive should not be answered but must be sent to the **Claims Administrator** without delay. Do not attempt to negotiate any claim without **Our** written consent.

You will be required to produce bona fide proof of ownership of **Your Caravan** and **Caravan Contents** in the event of a claim. Do not therefore leave any important documents in **Your Caravan**. Do not admit liability or promise to make any payment.

UK General Limited is an agent of Ageas Insurance Limited and in the matters of a claim, act on their behalf.

Failure to advise Your Agent of any changes might prejudice any claim You may make or the validity of the policy.

Policy Definitions

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Accidental Damage

Sudden and unexpected damage, occurring at a specific time and caused by external means.

Audio and Visual Equipment

Television receivers, radios, video recorders and other audio and visual equipment, cameras and their equipment and accessories, binoculars and similar optical instruments.

Caravan

The structure of the touring caravan described in the **Policy Schedule** together with awnings and permanent fixtures and fittings.

Caravan Contents

Standard caravanning equipment, **Personal Effects, Clothing & Luggage, Audio and Visual Equipment & Sports Equipment** owned by **You** or **Your Family** whilst in the **Caravan**, or within **Close Proximity**.

Claims Administrator/Helpline

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

Close Proximity

Close proximity is within 2 meters of the **Caravan**.

Collections

Stamp, medal, coin, firearm and similar **Collections** of intrinsic value (not being **Works of Art** or **Valuables**).

Credit Cards

Credit cards, cheque guarantee cards and cash dispenser cards issued in the United Kingdom.

Excess

The first part of any claim which **You** must pay.

Home

Within the boundaries of **Your** permanent residence, but excluding communal parking areas and any public road or highway.

Insured/You/Your

The person or persons named in the **Policy Schedule**.

Period of Cover

The period between the start date and end date stated on the **Policy Schedule** not to exceed 12 months.

Personal Effects, Clothing and Luggage

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal Money

Coins and bank notes used as legal tender, cheques, postal, money or giro orders, unused postage stamps (not in a collection), savings stamps and certificates, trading stamps (affixed in a book), phone cards, premium bonds, luncheon vouchers, travellers cheques, travel tickets, season tickets (when not recompensed by the issuing authority), gift, record or similar tokens all belonging to **You** or **Your Family**.

Policy Schedule

Confirmation of cover, showing details of the **Period of Cover, Caravan Insured**, limits of indemnity, **Your** details and premium.

Policy Definitions Continued

The following words or expressions carry the meaning shown below wherever they appear in this policy.

Sports Equipment

Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

Sum Insured

The amount declared by **You** under the **Sum Insured** section of the **Policy Schedule**.

Storage Address

The location where the **Caravan** will be kept details of which have been given to **Your Agent** and which **We** have accepted.

Territorial Limits

The United Kingdom, Northern Ireland, Channel Islands and Isle of Man. Cover is extended to include the Continent of Europe which includes the Republic of Ireland for up to 90 days if shown on **Your Policy Schedule**.

Unattended

Any time the occupier/s (**You**, **Your Family** or friends) are more than 2 metres from the **Caravan**.

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and the like, furs, mobile phones and portable audio, computer equipment and gaming consoles.

We/Us/Our

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

Works of Art

Curios, objects d'art, sculptures, carvings, paintings, china, glass, antiques, pictures and drawings.

Your Agent

e-Insurance Trading Ltd t/a My Caravan Insurance

Your Family

Your spouse/civil partner, children or any other member of **Your Family** permanently residing with **You**.

Section 1 - Caravan & Caravan Contents

What is covered

We will insure You for loss or damage as a result of **Accidental Damage**, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood to:

- The **Caravan** stated in the **Policy Schedule**;
- **Caravan Contents** whilst in the **Caravan** or the towing vehicle up to the **Sum Insured** shown in the **Policy Schedule**.

What is NOT covered

- The amount of the **Excess** shown in the **Policy Schedule**;
- In the event of theft unless a hitch lock or wheel clamp or axle lock device is fitted when the **Caravan** is detached.
- We will not pay for loss or damage to **Caravan** generators or damage to the **Caravan** resulting from using generators.
- Loss or damage to awnings and tents caused by weather conditions:
 - Whilst the **Caravan** is **Unattended** for more than 24 hours; or
 - If not attached securely to the **Caravan**
- Loss or damage caused by domestic pets.
- Resulting from road traffic accidents if the **Caravan** is not road worthy.
- Faulty workmanship, design or using faulty materials
- Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals.
- Towing **Your Caravan** if **Your Caravan** exceeds the manufacturers recommended kerb/towing weight.
- Any loss or damage which occurred prior to the commencement of this insurance.
- Any property more specifically insured.
- Any one item of **Caravan Contents** exceeding £300,
- Contact or corneal lenses.
- **Valuables, Personal Money, Credit Cards, Collections, Works of Art.**
- Loss or damage caused:
 - By riot, civil commotion or strikes outside United Kingdom, the Channel Islands or the Isle of Man;
 - By wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause;
 - By mechanical, electrical or computer breakdown, failure or derangement;
 - To tyres by punctures cuts or bursts or application of brakes;
 - By confiscation, detention or seizure by customs or other officials or authorities;
 - To **Caravan Contents** whilst not in the **Caravan** or towing vehicle;
 - 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 **Audio and Visual Equipment** left in the **Caravan** at **Your Home** address or the **Storage Address**;
 - While being used as a permanent residence or for any trade, business or profession;
 - **Caravans** that are home-made, custom built or modified from manufacturer's standard build.

<p>Extensions</p> <p>What is covered</p> <p>This Section also insures You for:</p> <p>A Additional Costs</p> <p>Following loss or damage to the Caravan, We will pay the costs of:</p> <ul style="list-style-type: none"> • Its protection and removal to the nearest competent repairers and return to Your Home or the Caravan's usual Storage Address as detailed on Your Policy Schedule and approved by Us. <p>(This section is only applicable if shown on Your Policy Schedule)</p> <p>If the Caravan is damaged outside the United Kingdom and cannot be economically repaired before You intend to return Home, We will pay the cost of:</p> <ul style="list-style-type: none"> • Removing the Caravan to the port of embarkation; • Any additional freight charges from that port to the United Kingdom; • Returning the Caravan from the United Kingdom port to Your Home; • Any customs duty You have to pay on the Caravan following temporary importation into any country in the Continent of Europe; • If it cannot be repaired, We are entitled to deal with the salvage, but this does not mean that property can be abandoned to Us. 	<p>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 when the Caravan is detached; • Cover for theft of the Caravan or of any unfixed items within the Caravan is excluded if the Caravan is left Unattended in a lay-by or any informal parking area; • 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 • The loss of any customs deposit as a consequence of any wilful act by You.
<p>B Alternative Accommodation</p> <p>Additional payments while the Caravan is being used by You or Your Family for touring or holiday purposes for hiring another equivalent Caravan or other alternative accommodation for a maximum of 15 days in any one Period of Cover if the Caravan becomes uninhabitable as a result of loss or damage that is covered by this policy.</p>	<p>What is NOT covered</p> <p>Your policy will not pay:</p> <ul style="list-style-type: none"> • Any amount exceeding £75 per day.

Specific Conditions

Claims Settlement

Following loss or damage, **We** will pay the cost of repair or replacement without deduction for wear and tear or depreciation except where:

- Any item of linen or **Clothing** is over 2 years old;
- The **Sum Insured** is less than the total cost of replacement as new;
- The **Caravan** is older than 5 years from new at inception or renewal of the policy;
- The **Caravan** is no longer produced in which case, **We** may replace the **Caravan** with an equivalent specification model.

Alternative Accommodation and Hiring Charges

You are required to keep all receipted bills or other proof of additional expenses. In respect of the hiring out of an alternative **Caravan** or alternative accommodation, a complete record of all appropriate names and addresses of intended periods of hire, charges paid or chargeable and identification of which **Caravan** is in question is required if more than one is insured.

Theft of Touring Caravans

If the **Caravan** is detached from the towing vehicle and **Unattended**, the **Caravan** must be secured by a hitch lock or wheel clamp or axle lock.

Cover for theft of the **Caravan** or of any unfixed items within the **Caravan** is excluded if the **Caravan** is left **Unattended** in a lay-by or any informal parking area.

When **You** or **Your Family** are not using the **Caravan** for holiday purposes, the **Caravan** must only be stored at the **Storage Address** notified to **Your Agent** and approved by **Us**. If the **Caravan** is **Unattended**, **You** must ensure it cannot be moved by the fitting of a hitch lock or wheel clamp or axle lock.

Total Loss Procedure

Should the **Caravan** be subject to a total loss claim, the policy will be cancelled from the date of the loss, without a refund of premium.

<h2>Section 2 - Liabilities</h2> <h3>What is covered</h3> <p>We will indemnify You or Your Family against all sums which You become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> • Accidental bodily injury (including death or disease) to any person occurring during the Period of Cover from any accident involving the Caravan; • Accidental loss or damage to property occurring during the Period of Cover from any accident involving the Caravan. 	<h3>What is NOT covered</h3> <p>Your policy will not pay:</p> <ul style="list-style-type: none"> • Liability arising from: <ul style="list-style-type: none"> - Any trade, business or profession; - Any wilful or malicious acts by You or Your Family; - any action brought against You or Your Family in any court outsider the European Economic Community; • Liability arising from any third party loss, damage or injury arising whilst the Caravan is attached by any means to a vehicle; • 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; • Liability which is insured by or would, but for the existence of this section, be insured by another policy; • Accidental bodily injury (including death or disease) to You or Your Family; • Liability created by any agreement, unless You would have been liable without the agreement.
<p>The total amount We will pay in respect of all damages arising from one source or original cause will not exceed £2,000,000 against the corresponding contingency. We will, in addition, pay legal costs and expenses recoverable by the claimant and all costs and expenses agreed by Us in writing.</p> <h3>Personal Representatives</h3> <p>Should You or a member of Your Family die having incurred liability for an event covered by this Section the legal personal representatives will have the benefit of this Section.</p>	

Section 3 – Personal Accident

(Only applicable if shown on Your Policy Schedule)

What is covered

If **You** or **Your Family** suffers accidental injury while

- Inside the **Caravan**, or
- In **Close Proximity** of the **Caravan** whilst it is being worked upon

and that injury causes death within 12 months of its occurrence, **We** will pay up to £10,000 to the deceased's legal personal representative(s).

What is NOT covered

Your policy will not pay for:

- 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** 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.

General Exclusions

These apply to the whole policy. This policy does not cover:

1. War and Similar risks

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

2. Radioactivity

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

3. Sonic Bangs

Damage by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

4. Agreements

Any liability arising from an agreement which would not have existed in the absence of that agreement.

5. Pollution

Loss including any loss of value, damage, injury or liability occasioned by, happening through or in consequence of the pollution or contamination of any land where such pollution or contamination occurred outside a **Period of Cover** provided by this policy or was a deliberate act or was expected and not the result of a sudden unforeseen incident.

6. Date Recognition

Loss or damage or any expense, consequential loss or legal liability (other than to **Your** domestic employees) directly or indirectly caused by or contributed to by or arising from:

- the failure of the programming of a computer chip or computer software to recognise any date or to function correctly according to a true calendar date;
- computer viruses

but this shall not exclude subsequent loss or damage or any expense, consequential loss or legal liability not otherwise excluded which itself results from the operation of an insured cause.

7. Wilful damage

Any wilful or malicious act by a person lawfully at or in the **Caravan**.

8. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

For the purpose of this exclusion, Act(s) of Terrorism will mean loss, destruction or damage caused by, or contributed to by, or arising from the use or the threat of use of any chemical, biological or biochemical weapon, or any nuclear device or radioactive substance by any person or group of people whether acting alone or on behalf of, or in connection, with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

9. ELECTRONIC DATA

Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

General Conditions

These apply to the whole policy:

Policy terms

Our liability to make a payment under this policy is conditional upon:

- The truth of **You** statements and answers in the proposal to the best of **Your** knowledge and belief;
- **You** and **Your Family** observing the terms of this policy.

Change in Circumstances

It is important that **You** keep **Your Agent** advised of any change in **Your** circumstances. **Your** policy has been based on the information **You** have given **Your Agent** in the proposal and **You** must advise **Your Agent** immediately of changes such as:

- A change of **Caravan**;
- A change in **Your Home** or the **Storage Address** **You** have given **Your Agent**, which **We** have accepted;
- Whether **You** or any member of **Your Family** are declared bankrupt or are convicted of any criminal offence.

Duty of Care

- **Items insured**

You and **Your Family** must take steps to prevent loss or damage to and maintain the items insured in good condition.

- **Liability**

You and any other person to whom this insurance applies must take steps to prevent loss, damage or accident.

Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage you caused deliberately or with your knowledge.

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

Claims

Your duties

In the event of a claim or possible claim under this policy:

- Provide at all reports, certificates, plans, specifications, any other supporting documents, information and assistance which **We** may require to settle or resist any claim or to institute proceedings against another party.

You or **Your Family** must not make any admission, offer or promise of any payment or negotiate in any way without **Our** written consent.

UK General Insurance Ltd is an insurer's agent and in the matters of a claim, act on behalf of the insurer.

Our Rights

We will be entitled to:

- Enter any structure where loss or damage to property has happened and deal with the salvage but no property may be abandoned to **Us**;
- Take over and conduct in **Your** name or the name of any member of **Your Family**, the defence or settlement of any claim;
- Take legal action in **Your** name or the name of any member of **Your Family** for **Our** own benefit against any other in order to recover any payment **We** have made;
- Have full discretion in the conduct of any proceedings and in the settlement of any claim.

Limitation

We may, at any time, for a claim or series of claims for which **You** or **Your Family** are entitled to indemnity against **Your** legal liability, pay **You**:

- The limit of indemnity less any amount(s) already paid; or
- Any lesser amount for which such claim(s) can be settled;

After the payment has been made, **We** will have no further responsibility in connection with the claim(s) except for costs and expenses incurred before the date of payment.

Other Insurance

If there is any other insurance covering the same loss, damage or liability, **We** will not pay more than **Our** rateable share.

You or Your Family must:

- without unnecessary delay advise the **Claims Administrator** on:
Telephone: **0333 400 9981**
e-mail: office@lucas-solutions.com
- If any item covered by this policy is stolen, lost or maliciously damaged, notify the police immediately;
- Take steps to recover any lost or stolen item;
- Forward to **Us** any letter, writ, summons or other legal document unanswered;

Payment of Premiums by Instalments

Where the premium for this policy is paid by monthly instalments, each payment must be paid when due otherwise all benefit under this policy will be forfeited and the policy cancelled by giving **You** 14 days' notice.

The Law Applicable to This contract

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Your Agent** of any changes to the answers **You** have given as soon as possible. Failure to advise **Your Agent** of a change to **Your** answers may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

Your Satisfaction

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 of **Your** policy, please contact **Your Agent** at:

The Managing Director
My Caravan Insurance
Heatherlands House
Headley Road
Hindhead
Surrey
GU26 6TN
Tel: 01428 600 001

If **Your** complaint about the sale of **Your** policy cannot be resolved by the end of the third working day, **Your Agent** 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 Limited and quote scheme reference 05515C.

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

Great Lakes Insurance SE 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 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 Great Lakes Insurance SE .
Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is 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.