

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 Touring 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 Great Lakes Insurance SE and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

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.

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. If the caravan is less than 5 years old from new, we will replace it without deduction for wear and tear. <p>Additional Cover (Only applicable if shown on your policy schedule)</p> <ul style="list-style-type: none"> Use within the United Kingdom, Northern Ireland, Channel Islands and Isle of Man. 	<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> <p>Your policy will not pay:</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>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)

Summary of what is covered

We will indemnify you or your family against all sums which you become legally liable to pay as damages for:

- 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.

Summary of what is NOT covered

Your policy will not pay:

- Liability arising from:
 - Any trade, business or profession;
 - Any wilful or malicious acts by you or your family;
 - The caravan while attached by any means to a vehicle;

Any action brought against you or your family in any court outside the European Union;

- 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;
- Any amount exceeding £2,000,000.

Personal Accident (Section 3)

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

Summary of what is NOT covered

Your policy will not pay:

- 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.

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

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

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

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:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- 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.

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
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

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 Limited 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.
Registered in England No. 3487744

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

