



## MyInsurance UK Family Touring 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 UK Family Touring Caravan Insurance Policy is arranged and administered by e-Insurance Trading Ltd t/a MyInsurance 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, authorised and regulated by the Financial Conduct Authority.

This Touring Caravan Insurance policy is underwritten by a consortium of the following leading insurers:

Legal & General Insurance Limited (Registered number: 00423930) registered in England and Wales at One Coleman Street, London EC2R 5AA  
 ERGO Versicherung AG (UK Branch) - ERGO Versicherung AG (Registered number: BR016401) is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Legal & General Insurance Limited (Register number 202050) and ERGO Versicherung AG (Register number 602490).

Details of each insurer's proportionate liability will be provided upon request.

### Caravan & Caravan Contents (Section One)

#### Summary of what is covered

#### Caravan

The caravan including:

- Standard manufacturers fixtures, fittings, furnishings and furniture
- Permanently installed television and audio equipment
- Awnings up to £500 unless otherwise stated in the Schedule
- Equipment including caravan motor movers, refrigerators, gas bottles etc

#### Against loss or damage cause by:

- Sudden, unexpected and visible damage which is not inevitable and has not been caused on purpose.

#### Additional Cover (Extra benefits included as standard)

- Additional cost of removing the caravan to nearest repairer, storage charges whilst awaiting repair and returning to the storage address shown in the Schedule
- Cost to hire an alternative caravan or alternative accommodation for up to 15 days or travel expenses for you to return home if the caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring. Maximum £100 per day.
- Outside furniture kept in an awning whilst the Caravan is in use up to £200.
- Cover for the Caravan and Contents whilst being used for private purposes by any member of your family, other relatives or friends.

#### Caravan Contents

Household goods and Personal Belongings within the caravan which are your property or for which you are legally responsible for including luggage, clothing, sports, musical, camping and photographic equipment, mobile phones and portable computer equipment.

Cover is provided whilst the caravan is in use the 'United Kingdom' which for the purposes of this policy will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries

#### Summary of what is NOT covered

Your policy will not pay:

- i. The excess stated in your Schedule
- ii. Loss or damage while your caravan is used for business purposes
- iii. Loss or damage while your caravan is let or loaned to any person other than your family, relatives or friends
- iv. Loss or damage arising from road traffic accidents if your caravan is not roadworthy
- v. Loss or damage by electrical or mechanical breakdown
- vi. Loss or damage to tyres caused by breaking/punctures/cuts/bursts
- vii. Loss or damage to your caravan when it is outside of the UK
- viii. Theft or attempted theft other than as a result of forcible or violent entry to or exit from the caravan
- ix. Loss or damage caused by failure of or lack of sealant or grout
- x. Loss or damage arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent
- xi. Loss where property is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason
- xii. Loss to your caravan by deception or someone pretending to be a buyer or agent
- xiii. Loss or damage when your caravan is left unattended for 7 or more consecutive days when not at the storage location
- xiv. Loss or damage caused by any living creature, including your domestic pets
- xv. Loss or damage to any undamaged item or part of any item which forms part of a pair, set, suit or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part

Specifically in respect of Contents and Personal Belongings:

- Any one item over £500 unless stated in the Schedule
- Items of gold, silver or other precious metals, jewellery and furs, and other collections (paintings, works of art etc.)
- Money, cheques, postal and money orders, postage stamps not forming part of a stamp collection, savings stamps and savings certificates, travellers' cheques, premium bonds, luncheon vouchers and gift tokens
- Tools used or held for business, professional or trade purposes
- Contact or corneal lenses or hearing aids unless otherwise specified in the Schedule
- Pedal cycles
- Any property insured under any other insurance.

#### Excess

Please refer to your policy Schedule for full details of the excesses that apply to your policy.

## Public Liability (Section Two)

### Summary of what is covered

We will indemnify you, your family, other relatives or friends for any amounts you become legally liable to pay for:

- i. bodily injury
- ii. damage to property

Caused by an accident happening with the UK arising out of ownership, possession or use of the caravan or the contents up to a maximum of £2,000,000 in all for any one accident or series of accidents arising out of any one event, plus the costs and expenses which we have agreed in writing

### Summary of what is NOT covered

We will not indemnify you for any liability:

- i. For bodily injury to:
  - a. You or any member of your family
  - b. Any person employed by you or engaged in your service
  - c. Any person using your caravan with your permission
- ii. For damage to property owned by or in the charge of control of:
  - a. You or any member of your family
  - b. Any person employed by you or engaged in your service
  - c. Any person using your caravan with your permission
- iii. Arising out of your caravan being outside of the geographical limits
- iv. Arising while your caravan is attached to a mechanically propelled vehicle
- v. Arising out of your caravan becoming detached from any towing vehicle
- vi. Arising in connection with any vehicle being used to transport your caravan
- vii. Which you have assumed under contract and which wouldn't otherwise attach
- viii. In respect of any kind of pollution and/or contamination unless:
  - a. It is caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance
  - b. You report it to us no later than 30 days from the end of the period of insurance
- ix. Arising out of ownership or possession of any animal
- x. Arising out of any communicable disease or condition
- xi. Arising out of any profession, occupation, business or employment
- xii. Arising out of any criminal act or violent act to another person or property.

## General Exclusions (Applicable to the whole of this insurance)

1. Radioactive Contamination and Nuclear Assemblies Exclusion - We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature,

directly or indirectly caused by or contributed to by or arising from:

- Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. War Exclusion - We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Existing and Deliberate Damage Exclusion - We will not pay for loss or damage:

- Occurring outside of the period of insurance;
- Caused deliberately by you or any person lawfully in the caravan

4. Pollution or Contamination Exclusion - We will not pay for loss, damage or liability of any kind directly or indirectly caused by or arising out of pollution and/or contamination other than:

- When caused by oil or water escaping from a fixed oil or fixed water installation, or
- When caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the caravan, and
- Reported to us not later than 30 days from the end of the period of insurance,

In which all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident.

5. Contract (Rights of Third Parties) Act 1999 Clarification Clause - A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

6. Electronic Data Exclusion - We will not pay for:

- a) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising there from, and
- b) Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:

- Computer viruses, erasure or corruption of electronic data,
- The failure of any equipment to correctly recognise the change of date.

For the purpose of this exclusion 'computer virus' means a corrupting instruction from an unauthorised source that propagates itself via a computer system or network.

7. Terrorism Exclusion - We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by, resulting from or in connection with any act of terrorism. For the purpose of this exclusion, 'terrorism' means the use, or threat of use, of biological, chemical and/or nuclear force or contamination by any person(s), 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(s) or put any section of the public in fear.

8. Confiscation Exclusion - We will not pay for loss, damage or liability occasioned by or happening through confiscation or detention by customs or other officials or authorities.

9. Loss of Value - We will not pay for any reduction in market value of any property following its repair or reinstatement.

10. Indirect Loss or Damage - We will not pay for any loss or damage that is not directly associated with the incident that caused you to claim, except where that loss or damage is expressly included within this insurance.

11. Wear and Tear Exclusion - We will not pay for any loss, damage, liability, cost or expense of any kind directly or indirectly caused by or resulting from wear and tear, depreciation, corrosion, rusting, damp, rising damp, rising water table, insects, vermin, fungus, condensation, rot, fading, frost or anything that happens gradually, the process of cleaning, dyeing, repair, alteration, renovation, restoration or anything reaching the end of its serviceable life.

12. Financial Sanctions - We will not provide any cover or be liable to provide any indemnity, payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the period of insurance we may cancel this policy immediately by giving you written notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, provided no claims have been paid or are outstanding.

13. Defective Design or Construction Exclusion - We will not pay for any loss, damage, liability, cost or expense of any kind caused by or resulting from poor or faulty design, workmanship or use of faulty materials.

14. Permanent Residence - We will not pay for any loss, damage or liability arising out of you using the caravan as your permanent residence

15. Caravan Use - We will not pay for any loss, damage or liability arising out of use of the caravan other than for social, domestic or pleasure purposes

16. Towing Restriction - We will not pay for loss, damage or liability arising out of the caravan being towed by any person other than you or being towed in breach of the laws applicable to the towing of caravans that apply in the country where the loss or damage occurs

## Further Information

### Making a Claim

When an accident happens, you should take any immediate action you think is necessary to protect your caravan and contents from further damage. If you need to make a claim under this policy, please contact us straight away at:

Tel: **0344 856 1868**

Email: [Newclaims.pencaravans@davies-group.com](mailto:Newclaims.pencaravans@davies-group.com)

Pen Claims Department: PO BOX 2801, Hanley, Stoke on Trent, ST4 9DN

### 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**  
Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

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

Pen Underwriting  
Complaints Officer  
7th Floor Spectrum Building  
55 Blythswood Street  
Glasgow G2 7AT

Tel: **0141 285 3539**

Email: [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

In all correspondence please state that Your insurance is provided by Pen Underwriting (Caravans) 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](mailto: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

Legal & General Insurance Limited and ERGO Versicherung AG are 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](http://www.fscs.org.uk)

### Data Protection and Privacy Policy

MyInsurance is a trading name of e-Insurance Trading Ltd. We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management.

This may involve sharing your information with third parties such as insurers, brokers, insurance intermediaries such as Managing General Agents, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies. We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our website - [www.myinsurancequotes.co.uk/privacy-policy](http://www.myinsurancequotes.co.uk/privacy-policy) If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

### 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.

The policy is underwritten by underwritten by a consortium comprising:

Legal & General Insurance Limited (Register number 423930) registered at One Coleman Street, London, EC2R 5AA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 202050).

ERGO Versicherung AG (Register number HRB36466) is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf, Germany. The UK branch is registered at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ (Register number BR016401). Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.