

Choice Touring Caravan Insurance; Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that **You** read the policy booklet(s) and **Schedule** carefully when **You** receive them. One policy booklet covers all sections of this policy.

Name of the insurance undertaking

Sections A and B of this insurance policy are underwritten by Allianz Insurance plc.

Section C of this policy is underwritten by: R.A.C. Motoring Services.

Section D of this policy is underwritten by: DAS Legal Expenses Insurance Company Limited.

Section E of this policy is underwritten by: Inter Partner Assistance SA.

Type of Insurance and Cover

The Towergate Insurance Touring **Caravan** policy is a policy providing cover for **Your Caravan**, its **Contents** and equipment, and caravanners legal protection. It offers a choice of either new for old (select) or market value (choice).

Damage and Loss & Liability to the Public Sections

Significant features and benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, etc. – see policy booklet, including the cost of recovery following an accident (at home or abroad) to the most suitable repairer and return to **Your** home address.

- £2million to cover damages and costs for which **You** are legally liable in respect of injury or damage to any person or their property from any accident involving the **Caravan**.
- Loss of use – if the **Caravan** cannot be used because of an insured event, then subject to providing evidence of a planned holiday, up to 5% of the **Sum Insured** (select) and up to 3% of the **Sum Insured** (choice) will be paid per week for up to 3 weeks.

Significant and unusual exclusions or limitations

- Theft unless a wheel clamp or other security device required by Towergate Insurance is in operation.
- Loss or damage caused by wear, tear or depreciation or by vermin or by domestic pets or by water ingress through seams and seals.
- Loss or damage when the **Caravan** is let for hire or reward (unless confined to a fixed site) or in use in connection with any profession, business or employment.
- Loss or damage to the **Caravan** and its **Contents** whilst not in use unless it is kept within the boundaries of **Your** permanent home or other location as notified to and accepted by **Us**.
- **Damage** to jewellery, watches, gold and silver articles, money, credit cards, cash, pedal cycles, cameras, camcorders and any other articles of a valuable nature.
- **Damage to Contents** by theft or attempted theft while the **Caravan** is left unlocked whilst unattended.
- **Damage** to tyres by punctures, cuts, bursts or braking.
- Liability arising in connection with any vehicle being used for towing the **Caravan**.
- Liability arising from the **Caravan** being used for any trade or business purpose.
- Loss or damage by any cause not listed in the policy booklet.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.

Continental Use Section

Significant features and benefits

This provides annual **Caravan** accident cover whilst touring abroad on the Continent of Europe, or anywhere in the world if **You** choose the 'Choice' cover option.

Significant and unusual exclusions or limitations

- The cost of spares, keys or other materials and garage labour.
- Any **Caravan** over 7 metres in body length.
- Any **Caravan** which cannot be recovered by normal trailers or transporters.

Caravanners Legal Protection Section

Significant features and benefits

Uninsured loss recovery and personal injury; **We**; or if **We** agree it is necessary, external lawyers that **We** will appoint; will:

- negotiate to recover uninsured losses and costs following an event which:
 - a) causes damage to **Your Insured Caravan** or to personal property in it; or
 - b) injuries or kills an **Insured Person** while they are in or on the **Insured Caravan**.
- pursue **Your** rights if **You** have a dispute with **Your** caravan insurers regarding the payment of a claim. Disputes with **Your** insurer over the amount payable under **Your** caravan policy are excluded.

Replacement **Caravan Hire Costs**; replacement **Caravan Hire Costs** that **We** have agreed to if **Your Insured Caravan** is damaged in a collision.

Significant and unusual exclusions or limitations

- It must be more likely than not that the **Insured Person** will recover damages.
- Anyone claiming must be in or on **Your Insured Caravan** with **Your** permission when the damage and/or injury is caused.
- The person towing **Your Insured Caravan** must have valid motor insurance.
- The person **You** are seeking to claim against must be identifiable and traceable and have a valid motor insurance policy.
- Disputes over the amount payable are excluded.
- **Caravan Hire Costs** are payable only if the collision was entirely the other person's fault and **Your Insured Caravan** cannot be used.
- Only costs charged by an **Appointed Lawyer**, or caravan hire company selected by DAS are covered.
- External costs are limited to £100,000 and this includes opponents' costs.
- costs incurred before DAS agrees to arrange caravan hire or appoint a representative to help an **Insured Person**.
- Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative to help the **Insured Person**.
- DAS will choose the caravan hire company, type of caravan to be hired and decide how long the caravan can be hired for.
- An **Insured Person** must meet the age and licensing conditions of the caravan hire company chosen by DAS and must follow any conditions of hire.

Caravan Excess Insurance Protection Section

Significant features and benefits

Cover is provided for the **Excess** that **You** would have been responsible for following the successful settlement of any physical damage claim for **Your Caravan** insurer in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.

The maximum amount payable under this policy, is £250 in any one policy period.

Significant and unusual exclusions or limitations

- Any claim that **Your** main **Caravan Insurance Policy** does not respond to or the **Excess** is not exceeded.
- Any claim on the main **Caravan Insurance Policy** which occurred prior to the attachment date of this insurance as shown on **Your Certificate Of Insurance** or **Confirmation Of Coverage Document** or **You** were in the knowledge that a claim was imminent.
- Any claim notified to **Us** more than 31 days following the settlement of **Your** claim by **Your** main policy insurer.
- Any **Caravan** claim that involves commercial travel where **You** are not the sole user driver.
- Any contribution or deduction from the settlement of **Your** claim against **Your** main insurance policy other than the stated policy **Excess**, for which **You** have been made liable.
- Where a third party has waived or reimbursed **You** and made good which is the first amount of any claim, shown in the schedule under own damage of **Your Caravan Insurance Policy**.
- Any liability **You** accept by agreement or contract, unless **You** would have been liable anyway.
- Any claim that is refused by **Your** main policy insurers to whom **You** are claiming.
- **Caravan** insurance – **You** must maintain at all times during the period of this policy a **Caravan Insurance Policy** issued by a UK registered and authorised **Caravan** insurer to **You** in respect of **Your** motor.
- Any **Excess** claim arising from glass repair or replacement.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in **Your Schedule**.

Cancellation rights

You have the right to cancel **Your** policy during a period of 14 days after the later of the day of purchase of the contract or the day on which **You** receive **Your** policy documentation. A full explanation of **Your** cancellation rights can be found in **Your** policy booklet.

How to Claim

For claims under all sections please refer to **Your** policy booklet.

Complaints

We hope that **You** will be very happy with the service **We** provide. However, if for any reason **You** are unhappy with this, **We** would like to hear from **You**. Please refer to **Your** policy booklet for details of the complaint procedure.

We are a member of the Financial Ombudsman Service. If **You** have complained to **Us** and **We** have been unable to resolve **Your** complaint, **You** may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). If **We** are unable to meet **Our** obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority.

Sections A & B Underwritten by:

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Main business – Insurance Company.

Section C Underwritten by:

R.A.C. Motoring Services. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Registered Number 01424399. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Main business – Insurance Company.

Section D Underwritten by:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section E Underwritten by:

Inter Partner Assistance SA (IPA) who is fully owned by and is part of the worldwide AXA Group. Registered branch number: FC008998. IPA is regulated and authorised by the Commission Bancaire, Financiere et des Assurances (CBFA) and in the UK authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (registered number 202664).

All the above insurers' details can be checked on the Financial Services Register by visiting the FCA website at www.fca.org.uk/register or by contacting them on 0800 111 6768.



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