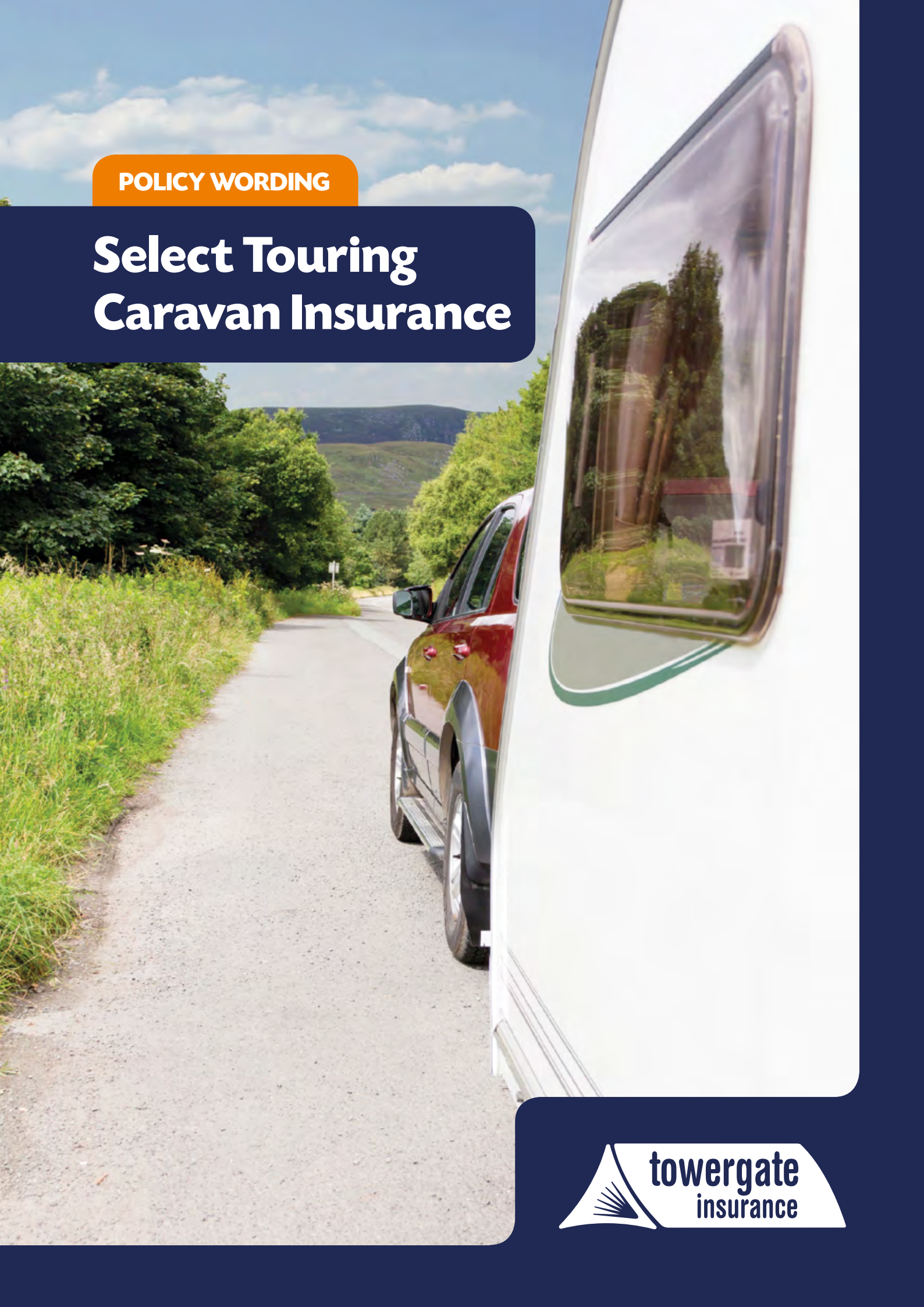


POLICY WORDING

Select Touring Caravan Insurance



towergate
insurance



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A Warm Welcome to Towergate

At Towergate, **We** are specialists in providing the right protection for **Our** customers and are there when the unexpected happens. **You** can be confident that in choosing this policy **You** will have the cover **You** need.

This policy document gives **You** the details of **Your** cover and should be read along with **Your Statement of Fact, Schedule** and any special terms or conditions as one single contract. Please keep this in a safe place as this will assist **You** if **You** need to contact **Us**.

If **You** need to make a claim, **Our** in-house Claims Team are here to help **You**. In the event of an incident, please contact **Us** as soon as reasonably practicable, on **01242 538434** so **We** can advise **You** on what to do next and answer any specific questions or concerns **You** may have. Lines are open between 9:00am and 5:00pm Monday to Friday. Please refer to "How to make a Claim" on Page 12 for alternative contact details and information.

If **You** have any questions about **Your** policy or would like to discuss any insurance needs, please feel free to contact **Us** by email at caravancustomerservice@towergate.co.uk or call **Us** on **01242 528844** between 9:00am to 5:00pm Monday to Friday or between 9:00am to 12:00pm Saturday.

We look forward to taking care of You and Your Caravan.

On behalf of:

Towergate Insurance
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ



List of Insurers

Your policy has been arranged by Towergate Insurance on behalf of American International Group UK Limited.

Towergate Insurance is a trading name of Towergate Underwriting Group Limited.

Registered Office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN.

Registered in England No. 4043759. **www.towergate.co.uk**. Authorised and regulated by the Financial Conduct Authority.

In respect of Sections A & B only

American International Group UK Limited is registered in England under number 10737370. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk/>).

In respect of Section C only – Continental Use

Breakdown provided by RAC Motoring Services Registered No. 01424399 and/or RAC Insurance Ltd Registered No. 2355834. Registered in England. Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

In respect of Section D only – Legal Protection

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales. Company Number 103274. Website: **www.das.co.uk**. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited Head and Registered Office: North Quay, Temple Back, Bristol BS1 6FL. Registered in England and Wales. Company Number: 5417859. Website: **www.daslaw.co.uk**.

In respect of Section E only – Excess Protection

Inter Partner Assistance UK branch SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664.



How to use Your Policy

Information relevant to your whole Policy

Your policy provides cover for the Sections and the **Period of Insurance** shown in **Your Statement of Fact**.

This policy is an agreement between **You** (the person/persons shown in the **Statement of Fact** and/or **Schedule** as the policyholder) and the various parties providing the cover under the individual parts of this policy but is only valid if **You** pay the premiums. **You** must read this policy carefully together with **Your Statement of Fact, Schedule** and any special terms or conditions as one single contract. Please read all documents to make sure the cover provided meets **Your** needs. If this is not the case, please contact **Us** as soon as reasonably practicable on the contact details provided.

Please note that **Your** cover relates only to the Sections which are shown on the **Schedule** as being included.

You should keep a record (including copies of letters) of all information supplied to **Us** in connection with this insurance.

What to look out for

The policy is divided into a number of Sections and includes some key words, expressions or phrases that have the same meaning whenever they appear in the policy. These are shown in **Bold** throughout the policy. These are referred to as **Definitions**. Please refer to Pages below for full details:

Sections A & B	Pages 17 – 18
Section D	Pages 33 – 34
Section E	Page 40 – 41

What is included

Cover is provided for the **Caravan, Contents**, Continental Use, Legal Protection and Excess Insurance Protection.

Each Section tells **You** what **We** will and will not pay for. The **Schedule**, which is enclosed with **Your** policy makes the document particular to **You**. The **Schedule** shows the amount of cover provided under those Sections.

How much to Insure for?

It is up to **You** to make sure that the amount **You** insure for represents the full value of the property concerned.

For **Caravan** and **Contents**, this means the full cost of replacing all the property as new. If **You** would like guidance on this subject, please ask **Us**.

Remember, if **You** underinsure, claim payments may be reduced. **You** can change **Your Sums Insured** at any time – **You** do not have to wait for renewal. Please refer to Condition 11 on Page 26 for a full explanation of this condition.

Policy Limitations

This policy has a number of conditions and exclusions that apply to all Sections of **Your** policy, and are shown on Pages 24 – 28. Additional conditions and exclusions applying to the specific Sections are detailed where they apply.

Please, make sure that **You** read these as well as the cover shown in each Section.



Towergate's Fair Processing Notice

The privacy and security of **Your** information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs **You** of certain rights **You** have regarding **Your** personal information under current data protection law. The terms used in this Fair Processing Notice are based on the Information Commissioner's Office. **You** can find out more about the ICO here: ico.org.uk.

Who are we?

Towergate (part of The Ardonagh Group of companies) is the Data Controller of the information **You** provide us and is registered with the Information Commissioner's Office for the products and services we provide to **You**.

You can contact us for general data protection queries by email to DataProtection@ardonagh.com or in writing to The Data Protection Officer, care of the office of the Chief Information Officer, The Ardonagh Group, 55 Bishopsgate, London EC2N 3AS. Please advise us of as much detail as possible to comply with **Your** request.

For further information about The Ardonagh Group of companies please visit www.ardonagh.com.

What information do we collect?

To enable us to provide **You** with the right product or service to meet **Your** needs (or to handle a claim) we will collect personal information which may include **Your** name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to **Your** enquiry or product and payment details (including bank account number and sort code).

We may need to request and collect sensitive personal information such as details of convictions or medical history for us to provide **You** with the product or service or to process a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek **Your** explicit consent to process this information as it is required by us to provide the product or service **You** have requested and is legitimised by its criticality to the service provision. If **You** object to use of this information then we will be unable to offer **You** that product or service.

How do we use Your personal information?

We will use **Your** personal information to:

- Assess and provide the products or services that **You** have requested
- Communicate with **You**
- Develop new products and services
- Undertake statistical analysis.

We may also take the opportunity to:

- Contact **You** about products that are closely related to those **You** already hold with us
- Provide additional assistance or tips about these products or services
- Notify **You** of important functionality changes to our websites.

Only where **You** have provided us with consent to do so, we may also from time to time use **Your** information to provide **You** with details of marketing or promotional opportunities and offers relating to other products and services from The Ardonagh Group.



From time to time we will need to call **You** for a variety of reasons relating to **Your** products or service (for example, to update **You** on the progress of a claim or to discuss renewal of **Your** insurance contract). We are fully committed to Ofcom regulations and have strict processes to ensure we comply with them.

To ensure the confidentiality and security of the information we hold, we may need to request personal information and ask security questions to satisfy ourselves that **You** are who **You** say **You** are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and we may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing Your personal information

We follow strict security procedures in the storage and disclosure of **Your** personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information that **You** provide to us, including information provided via forms **You** may complete on our websites, and information which we may collect from **Your** browsing (such as clicks and page views on our websites).

Any new information **You** provide us may be used to update an existing record we hold for **You**.

When do we share Your information?

To help us prevent financial crime, **Your** details may be submitted to fraud prevention agencies and other organisations where **Your** records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Ardonagh Group, third parties (for example insurers or loss adjusters) deliver some of our products or provide all or part of the service requested by **You**. In these instances, while the information **You** provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to **You** or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

We will only share **Your** information for any direct marketing of additional services and products within The Ardonagh Group of companies where we have **Your** consent to do so.

The data we collect about **You** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for us or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information **You** have requested.

If we provide information to a third party we will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that **Your** data is treated securely and in accordance with this Fair Processing Notice.

We may of course be obliged by law to pass on **Your** information to the police or other law enforcement body, or statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share **Your** information with anyone **You** have authorised to deal with us on **Your** behalf.



How long do we keep Your information for?

We will not keep **Your** personal information longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service we provide. In certain cases, we will keep **Your** information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by **You** or a third party at a future date, even after **Your** contract with us has ended.

Your rights

Under data protection law **You** have the right to change or withdraw **Your** consent and to request details of any personal data that we hold about **You**.

Where we have no legitimate reason to continue to hold **Your** information, **You** have the right to be forgotten.

We may use automated decision making in processing **Your** personal information for some services and products. **You** can request a manual review of the accuracy of an automated decision if **You** are unhappy with it.

If **You** wish to inform us of changes in consent for marketing please contact us at the address or telephone number indicated in any recent correspondence or emails **You** have received from us.

Further details of **Your** rights can be obtained by visiting the ICO website at ico.org.uk.

American International Group UK Limited's Data Protection Statement

American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to **You** or other individuals (e.g. **Your** partner or other members of **Your** family). If **You** provide Personal Information about another individual, **You** must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why

Depending on our relationship with **You**, Personal Information collected may include contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **Your** consent where required by applicable law) as well as other Personal Information provided by **You** or that we obtain in connection with our relationship with **You**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside **Your** country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis.



To opt-out of marketing communications **You** can contact us by writing to:
Information Security Officer, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN.

If **You** opt-out we may still send **You** other important communications, e.g. communications relating to administration of **Your** insurance policy or claim.

Sharing of Personal Information

For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

International transfer

Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **Your** country of residence). When making these transfers, we will take steps to ensure that **Your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information

Appropriate technical and physical security measures are used to keep **Your** Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights

You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer **Your** data to another organisation, a right to object to our use of **Your** Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **Your** rights and how **You** may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy

More details about our use of Personal Information can be found in our full Privacy Policy at www.towergateinsurance.co.uk/privacy-statement and www.aig.co.uk/privacy-policy or **You** may request a copy by writing to Information Security Officer, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN, and/or Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by e-mail at dataprotectionofficer.uk@aig.com



Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL). This helps **Us** check information provided and prevent fraudulent claims.

Under the conditions of **Your** policy **You** must tell **Us** about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When **You** tell **Us** about an incident **We** will pass information relating to it to the relevant database. **We** and other insurers may search these databases when **You** apply for insurance, in the event of any incident or claim, or at time of renewal to validate **Your** claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud prevention and detection

In order to prevent and detect fraud, **We** may at any time:

- Share information about **You** with other organisations including the police;
- Conduct searches about **You** using publicly available databases;
- Undertake credit searches;
- Check and/or share **Your** details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt and tracing beneficiaries;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

Please contact **Us** on the number shown on **Your** policy documentation if **You** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

Your Cancellation rights

If **You** decide that **You** do not want to accept the policy (or any future renewal of the policy by **Us**), **You** should tell **Us** of **Your** decision, in writing or by phone on **01242 528844** within 14 days of receiving the policy (or for renewal, within 14 days of **Your** policy renewal date).

We may charge **You** on a pro rata basis (including Insurance Premium Tax) for the time **We** have provided cover for **You**. The balance of the premium will be returned to **You** but there will be no refund where **You** are cancelling the policy following a claim.

To exercise **Your** right to cancel **Your** policy, please send written notice to TowerGate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

Alternatively, **You** can send an Email to caravancustomerservice@towergate.co.uk or by calling **Our** office on **01242 528844** between 9:00am – 5:00pm Monday to Friday or between 9:00am to 12:00pm on Saturday.

For information on **Your** cancellation rights within the 14 day period; outside of the 14 day period or **Our** right to cancel the policy, please refer to Condition 3 on Page 24 of this policy.



Changes in Your Circumstances

You must tell **Us** as soon as reasonably practicable about changes that may affect **Your** policy cover. If **We** are not advised of any changes to **Your** circumstances, then **Your** policy may be cancelled, or **Your** claim rejected or not fully paid.

To do this, **You** should contact Towergate Insurance by telephone **01242 528844** between 9:00am and 5:00pm Monday to Friday and between 9:00am to 12:00pm on Saturday. Alternatively, **You** can send an Email to **caravancustomerservice@towergate.co.uk** or contact **Us** in writing at Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

The changes that **You** should tell **Us** about are:

- If **You** change **Your Caravan**;
- If **You** change **Your Caravan** location or **Storage Address**;
- If **You** change **Your** name;
- If **You** change **Your** occupation(s), or the trade in which **You** work;
- If **You** make any changes to the Security of **Your Caravan**;
- If **You** or **Your Immediate Family** intend to use **Your Caravan** for any purpose other than personal holiday use;
- If **You** or **Your Immediate Family** are convicted of a criminal offence (other than motoring offences);
- If **You** or **Your Immediate Family** are declared bankrupt;
- If **Your Contents Sum Insured** changes;
- If **You** have any other insurance policy refused, declined, cancelled or voided.

When **You** tell **Us** about a change, **We** will reassess the premium and the terms of **Your** policy. **You** will be informed of any revised premium or terms and asked to agree before any change is made. In some circumstances **We** may not be able to continue **Your** policy following the changes. If this is the case **You** will be notified and the policy will be cancelled in line with the cancellation rights detailed on Page 24 of this policy.

How to make a Claim

To make a claim, check **Your** policy **Schedule** to make sure **You** have the appropriate cover. Refer to **Your** policy wording and follow the instructions on "How to Make a Claim" and "Conduct of Claims" relevant to the Section of cover.

For claims under Sections A & B **You** should contact Towergate Insurance by:

Telephone: **01242 528434**

Email: **Leisureclaims@towergate.co.uk**

In writing: Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ

When notifying **Us**, please provide as much information as possible to help **Us** deal with **Your** claim quickly and fairly.

If **You** have any questions about **Your** claim, please do not hesitate to contact Towergate Insurance. Lines are open between 9:00am and 5:00pm Monday to Friday.



Helpful Hints and Tips

The rules on what **You** can tow are different depending on when **You** passed **Your** driving test.

Licenses issued from 1 January 1997

If **You** passed **Your** car driving test on or after 1 January 1997 **You** can:

- drive a car or van up to 3,500kg maximum authorised mass (MAM) towing a trailer of up to 750kg MAM
- tow a trailer over 750kg MAM as long as the combined MAM of the trailer and towing vehicle is no more than 3,500kg.

Maximum authorised mass (MAM) is the limit on how much the vehicle can weigh when it's loaded. **You** have to pass the car and trailer driving test if **You** want to tow anything heavier.

Licenses issued before 1 January 1997

If **You** passed **Your** car test before 1 January 1997 **You**'re usually allowed to drive a vehicle and trailer combination up to 8,250kg MAM.

Please check **Your** driving license allows **You** to tow **Your** caravan prior to the commencement of **Your** first journey.

You can check **Your** license on the government website: www.gov.uk/towing-with-car

Towing weight and width limits

Most cars have a maximum weight they can tow. It's usually listed in the handbook or specification sheet. Alternatively, the vehicle's 'gross train weight' may be listed on the vehicle identification number (VIN) plate on the car. The gross train weight is the weight of the fully-loaded car plus fully-loaded trailer. If **Your** VIN plate doesn't list a train weight, then **Your** vehicle is potentially not suitable for towing. If **You** have any concerns, or **You** are purchasing a new vehicle to use for towing, then it would be worth contacting the manufacturer of the towing vehicle for their guidance.

Width and length

The maximum trailer width for any towing vehicle is 2.55 metres.

The maximum length for a trailer towed by a vehicle weighing up to 3,500kg is 7 metres. This length does not include the A-frame.



Our Commitment to Service – If You have a complaint

We will do everything possible to ensure that **You** receive excellent service at all times and be there when **You** need **Us**. **We** hope that **You** do not have cause to complain, however if at any time **You** are dissatisfied with the sale and administration of **Your** policy or the service **You** have received from Towergate Insurance in the handling of **Your** policy or claim and wish to make a complaint, please contact **Us** on **01242 528844** in the first instance where **We** aim to resolve most issues straightaway.

Alternatively, **You** may wish to write to **Us** at:

Towergate Insurance
Ellenborough House
Wellington Street
Cheltenham GL50 1XZ

Tel: **01242 528844**

Lines are open Monday to Friday from 9.00am to 5.00pm, excluding public holidays.

Email: **Customer.care@towergate.co.uk**

Complaints that Insurers are required to resolve will be passed to them and **You** will be notified if this happens.

If **You** at any time are dissatisfied with the Policy Coverage, Terms and Conditions or the Underwriting of **Your** policy under Sections A & B please contact:

AIG Customer Relations Team
American International Group UK Limited
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

Tel: **+44 (0) 800 012 1301** or **+44 (0) 20 8649 6666** (if calling from overseas).

Lines are open Monday to Friday from 9.15am to 5.00pm, excluding public holidays.

Email: **uk.customer.relations@aig.com**

Complaints relating to Section C; please contact:

Breakdown Customer Care
RAC House
Brockhurst Crescent
Walsall WS5 4QZ

Tel: **0800 731 1104**

Email: **breakdowncustomercare@rac.co.uk**



Complaints relating to Section D; please contact:

Customer Relations Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Tel: **0117 934 0066**

Email: **customerrelations@das.co.uk**

Complaints relating to Section E; please contact:

AXA Assistance (UK) Limited
The Quadrangle
106-118 Station Road
Redhill
Surrey RH1 1PR

Email: **quality.assurance@axa-assistance.co.uk**

We take all customer complaints seriously and **We** have established the following complaint procedure to resolve **Your** concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving Your complaint

In the first instance, **We** would encourage **You** to contact the department **You** are unhappy with. Members of staff are empowered to support **You** and will aim to resolve **Your** concerns within three business days, following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

Step 2: If Your complaint cannot be resolved within three business days

We will send **You** an acknowledgment letter to explain **Your** complaint has been escalated to the Customer Relations Team who will appoint a dedicated Complaint Manager to support **You**, keep **You** informed of progress and provide one of the following within 8 weeks:

- A final response letter explaining the outcome of our investigation, the reason for it and the next steps; or
- A holding letter confirming when **We** anticipate **We** will have concluded our investigation.

Step 3: Referring to the Financial Ombudsman Service

After receiving **Our** final response or if **We** have been unable to conclude **Our** investigation within 8 weeks, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **Our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: **+44 (0)800 023 4567** or **+44 (0)300 123 9 123**

Email: **complaint.info@financial-ombudsman.org.uk**

Online: **www.financial-ombudsman.org.uk**



Please note that the Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve it, or if **You** are:

- A business with more than 10 employees and a group annual turnover of more than €2 million; or
- A trustee of a trust with a net asset value of more than £1 million; or
- A charity with an annual income of more than £1 million.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **You** choose to submit **Your** complaint this way, it will be forwarded to the Financial Ombudsman Service.

Visit <http://ec.europa.eu/odr> to access the Online Dispute Resolution Service.

Please quote **Our** e-mail address: **Customer.care@towergate.co.uk** when submitting **Your** complaint.

Alternatively, **You** can contact the Financial Ombudsman Service direct.

Whilst Towergate Insurance and **Your** Insurers are bound by the decision of the Financial Ombudsman Service, **You**, are not. Using **Our** complaints procedure, or contacting the Financial Ombudsman Service at any stage of **Your** complaint will not affect **Your** legal rights.

Compensation

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

Further information on the scheme is available from the FSCS at www.fscs.org.uk or by calling **+44 (0)20 7741 4100**, or **+44 (0)800 678 1100**.



Definitions applying to Sections A & B of this Policy

The following key words, phrases or expressions, which are listed below in alphabetical order have the same meaning whenever they appear and apply to Sections A & B. Additional definitions are outlined in Parts C – E of the policy. Please refer to the relevant Sections of the policy for details.

Caravan

Any **Caravan** or trailer tent and its manufacturer's equipment, details of which have been given to and accepted by **Us**.

Contents

Property belonging to **You/Your Immediate Family** while in the **Caravan**, attached to it or close by it excluding:

- a) money, jewellery, watches, photographic and optical equipment, camcorders, contact or corneal lenses, sports equipment, pedal cycles;
- b) any item worth more than 50% of the **Sums Insured**;
- c) property which is insured elsewhere.

Excess

The first part of any claim for damage for which **You** are responsible. Any **Sum Insured** limit will apply after the **Excess** has been deducted.

Flood

An invasion of the property by a large volume of water caused by a rapid build-up or sudden release of water from outside the **Caravan**.

Geographical Limits

United Kingdom, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands and anywhere else in the world.

Home

Within the boundaries of **Your** permanent place of residence or **Your Immediate Family's** permanent place of residence but excluding communal parking area and any public road or highway.

Immediate Family

Mother, Father, Daughter, Son, Brother, Sister, or Step Mother, Father, Daughter, Son, Brother or Sister, Grandfather, Grandmother, Aunts and Uncles.

Period of Insurance

The period shown in **Your Schedule** for which **We** have agreed to cover **You** and for which **You** have paid or agreed to pay the premium.

Schedule

The document giving details of the **Period of Insurance**, **Your** cover, the premium and the policy number.

**Statement of Fact**

The document that details the cover **We** have provided, including the information **You** provided when **We** prepared **Your** quotation or renewal invitation.

Storage Address

Your Home or any other address **You** have given **Us** and which **We** have accepted.

Sums Insured

The amount insured as shown in **Your Schedule**.

We/Our/Us

The Insurers detailed on the **Schedule**.

You/Your

The person or persons named as the insured on the **Schedule**.



Section A: Your Cover for Caravan and Contents

This Section only applies to You if set out in Your Policy Schedule.

If the **Caravan** or **Contents** are damaged or stolen within the **Geographical Limits**:

We will pay for

Loss or Damage to the **Caravan** and **Contents**.

Recovery and Re-delivery

If the **Caravan** is disabled because of damage insured by the policy, **We** will pay the reasonable cost of protection and removal of the **Caravan** to the nearest suitable repairer and returning it after repair to **Your** address in United Kingdom, Northern Ireland or the Isle of Man.

Loss of Use and Hiring Charges

In the event of the **Caravan** being rendered unusable following a claim for damage insured under this policy or in the event of the theft of the **Caravan** **We** will pay for holidays booked prior to the accident or expenses reasonably incurred for the hire of another **Caravan** or alternative accommodation up to 5% of the **Sum Insured** for each complete week of lost use and pro rata for shorter periods subject to a maximum of 15% of the **Sum Insured** in any **Period of Insurance**.

You must maintain a record of all hiring, agreed hiring charges, expenses incurred and deposits paid.

We will not pay for

More in total than the **Sum Insured** for **Caravan** and **Contents** shown in **Your** policy **Schedule**.

The **Excess** as shown in **Your Schedule**.

Damage to tyres by punctures, cuts, bursts, or braking.

Damage occurring while the **Caravan** is let for hire or reward or in used in connection with any profession, business or employment.

Damage to jewellery, watches, gold and silver articles, cameras, camcorders, furs, pedal cycles and any other articles of a valuable or exceptional nature.

Damage to **Contents** by theft or attempted theft while the **Caravan** is left unattended without being closed and locked.

Loss or damage to the **Caravan** and its **Contents** whilst not in use, unless kept within the boundaries of **Your** permanent **Home** or other location as notified to and accepted by **Us**.

Loss or damage resulting from theft of any touring **Caravan** (except trailer tents), and **Contents** if stolen at the same time as the **Caravan**, unless the **Caravan**:

- a) is secured with a proprietary wheelclamp fitted in accordance with the manufacturer's instructions, or
- b) is secured with any other security device, agreed by Towergate Insurance in writing, or
- c) has had at least one of its wheels removed and stored away from the **Caravan**, and
- d) all security devices have been declared to **Us** and are activated and fully operative at the time of the incident.



Section B: Your Liability to the public

We will insure the amounts that **You** are legally liable to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of **You** owning, possessing or using the **Caravan**, or the **Contents** that happens within the **Geographical Limits** of this policy.

We will pay for

- a) damages or compensation to that person for the injury or damage caused
- b) their legal costs to claim compensation from **You**
- c) **Your** costs for defending the claim.

The maximum amount **We** will pay for any claim or claims arising from one event is £2,000,000.

In addition **We** will pay:

- a) costs
- b) in relation to any event that may be covered by this Section the Solicitor's fees incurred:
 - i) at any coroner's inquest
 - ii) at any fatal inquiry
 - iii) for defending in any Court of Summary Jurisdiction provided **Our** written consent has been obtained.

Indemnity to Other Persons

We will also indemnify in the terms of this Section any person to whom the **Caravan** is lent, other than for hire and reward.

Legal Personal Representatives

If any person insured under this Section of the policy dies, the personal representative will be entitled to the cover provided by this Section for any claim made.

We will not pay for

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.

Liability for any person other than **You** or **Your Immediate Family**, unless the person seeking the benefit of the cover:

- a) Observes the terms and conditions of this policy and
- b) is not entitled to cover under any other policy.

Liability for death, bodily injury or illness to:

- a) **You** or **Your Immediate Family**.
- b) Any employee of **You**, **Your Immediate Family**, or any person to whom the **Caravan** is lent.



Making a Claim under Sections A & B

Please see Pages 4 and 12 for full contact details.

a. Loss of or damage to Your Caravan and Contents

In the event of loss of or damage to **Your Caravan** and **Contents** likely to result in a claim **You** must:

- i) As soon as reasonably practicable report to the police any theft, malicious damage, vandalism or loss of **Your Caravan** and **Contents**.
- ii) As soon as reasonably practicable report to the credit card company any loss or theft of credit cards.
- iii) Advise Towergate Insurance as soon as reasonably practicable and at **Your** expense provide full written details and proofs as requested by them.
- iv) Take all reasonable steps to minimise loss or damage and take all practical steps to recover lost property.

b. Legal Liability

In the event of any accident or incident likely to result in a legal liability claim **You** must:

- i) Advise Towergate Insurance as soon as reasonably practicable and provide full written details and assistance as requested by them.
- ii) As soon as reasonably practicable send Towergate Insurance any letter or other legal document issued against **You** or **Your Immediate Family** without answering it.
- iii) Not negotiate, pay, settle, admit or deny any claim without **Our** written consent.

Conduct of Claims

a. Our Rights

In the event of a claim:

- i) **We** may enter into and inspect any building where loss or damage has occurred, and take charge of any damaged property.
- ii) No property may be abandoned to **Us**.
- iii) **We** may take over and control proceedings in **Your** name for **Our** benefit to recover compensation from any source or defend proceedings against **You**.

b. Recovery of Lost or Stolen Property

If any lost or stolen property is recovered **You** must let **Us** know as soon as reasonably practicable by email leisureclaims@towergate.co.uk or by post Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

We recommend that **You** let **Us** know by recorded delivery post.

If the property is recovered before the payment of the claim **You** must take it back and **We** will then continue the claim investigation into any damage caused.

If the property is recovered after payment of the claim it will belong to **Us** but **You** will have the option to retain it and refund any claim payment to **Us**.



Settlement of Claims under Section A

If the **Caravan** or **Contents** are damaged or stolen **We** will indemnify **You** by:

- a) paying the cost of repair, or
- b) paying the amount of the damage, or
- c) replacing the **Caravan** and **Contents** if stolen or damaged beyond economic repair with a new one of similar make and model subject to availability and subject to the limit of the **Sums Insured** as shown in the **Schedule**, or if not replaced, we will make a cash settlement limited to the market value at the time of the loss.

We will decide whether a), b) or c) will apply.

Repair

You may arrange to have work started on any reasonable repairs, after damage has occurred. At the same time, Towergate Insurance must be told of the damage and be given a detailed estimate of the repair costs.

Hire Purchase and Leasing

If the **Caravan** is the subject of a hire purchase or leasing agreement, payment for the total loss or destruction of the **Caravan** will normally be made to the legal owner of the **Caravan**, where known by **Us**.

Obsolete Parts

Where a claim results in the **Caravan** needing new parts or accessories which are found to be obsolete or unobtainable **Our** liability will be limited to the last known list price of the part or accessory required, together with appropriate fitting charge.

New Caravan Replacement

If the **Caravan** is damaged beyond economic repair within twelve months of its purchase as new **We** will pay the cost of replacing it with a new one of similar make and model subject to availability and subject to the limit of the **Sum Insured** shown in the **Schedule**.

Agreed Value

If the **Caravan** is damaged beyond economic repair within twelve months of its purchase by **You** from an approved caravan dealer, **We** will pay the purchase price subject to the limit of the **Sum Insured** shown in the **Schedule** and the sight of the original purchase invoice from the supplying approved caravan dealer.



Matching sets, suites and carpets

We will not pay the cost of replacing, repairing or changing any undamaged items or parts of items forming part of a set, suite, carpet or other items of a common nature, colour, design or use where the remaining items can still be used and the loss or damage only affects one part of the set.



General conditions applying to Sections A & B of the Policy

The following apply solely to Sections A & B, additional conditions may apply to Sections C – E of the policy. Please refer to the relevant Sections of the policy for details.

You must comply with these conditions to have the full protection of **Your** policy. If **You** do not comply with them, **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Reasonable Care

You must take reasonable care to make sure that all facts and information that **You** provide **Us** with when **You** take out, renew, or request changes to the cover provided by the policy, are accurate and complete. If **You** deliberately or recklessly gave **Us** inaccurate or incomplete information, **We** will treat the policy as if it had not existed from the effective date, renewal date or date when any changes were made to the policy (as the case may be). If **You** carelessly gave **Us** inaccurate and incomplete information, **We** may:

- a) where **We** would not have covered **You** at all, had **We** known about such information, treat the policy as if it had not existed from the effective date, renewal date or date when any changes were made to the policy (as the case may be). **We** will return the premium;
- b) if **We** would have insured **You** on different terms (other than in relation to premium), then the policy will be treated as if it had contained such terms. In such circumstances, **We** will only pay a claim if the claim would have been covered by a policy containing such terms; or
- c) if **We** would have provided **You** with cover for a higher premium, the amount payable on any claim will be reduced proportionally, based on the ratio that the premium actually charged bears to that which **We** would have charged.

For example, **We** will only pay half of the claim, if **We** would have charged double the premium.

You must take all reasonable steps to prevent accidents, loss or damage and must maintain the property insured in sound condition and good repair.

2. Sums Insured

You must at all times keep the **Sums Insured** at levels which represent the full value of the property insured.

3. Cancellation

Cancellation within 14 days

If **You** decide that **You** do not want to accept the policy (or any future renewal of the policy by **Us**), **You** should tell **Us** of **Your** decision, in writing or by phone on **01242 528844** within 14 days of receiving the policy (or for renewal, within 14 days of **Your** policy renewal date). **We** may charge **You** on a pro rata basis (including Insurance Premium Tax) for the time **We** have provided cover for **You**. The balance of the premium will be returned to **You** but there will be no refund where **You** are cancelling the policy following a claim.



Cancellation outside 14 days

You have the right to cancel **Your** policy at any time by telling **Us** either in writing or by telephone using the contact details set out in the policy. **We** will charge **You** the short period rates listed below (including Insurance Premium Tax), plus any cancellation fee that **We** may apply for the time **We** have provided cover for **You**.

The balance of the premium will be returned to **You** but there will be no refund where **You** are cancelling the policy following a claim.

Where **You** cancel **Your** policy and **You** pay under a credit agreement with Premium Credit Limited, **You** authorise **Us** on **Your** behalf to cancel **Your** credit agreement with Premium Credit Limited.

Paying by instalments

If **You** pay **Your** premium under a credit agreement and **You** fail to make a payment **Your** policy will be cancelled by giving **You** seven days' notice to **Your** last known address and **We** may refuse **Your** claim or take the balance of any outstanding premium due to **Us** from any claim payment, **We** make to **You**. This means that **We** will fulfil **Our** obligations to any claims against **Your** policy by a third party but seek full recovery of any payments made under **Your** policy directly from **You**. This may include the instruction of solicitors or other recovery agents.

Our Rights

We may cancel this policy by sending fourteen (14) days' notice by registered letter or recorded delivery to **Your** last known address. **We** will only cancel **Your** policy if **We** have a valid reason to do so, for example, due to non-payment of premium or where there is a change in risk occurring which means that **We** can no longer provide **You** with cover. If **We** decide to cancel **Your** policy, **We** shall refund any premium which may be due to **You**.

4. Non payment of premiums

We reserve the right to cancel this policy immediately on written notice in the event of non payment of the premium or default if **You** are paying by instalments.

5. Other Insurances

If any accident, loss or damage covered by this policy is insured under another policy **We** will only pay **Our** rateable proportion of any claim.

6. Fraudulent acts

If **You** make any fraudulent or exaggerated claim, **We** will refuse to pay the claim and **You** must pay back any benefits **You** have already received in respect of such claim. **We** may also terminate this policy from the date of the fraud or exaggeration. If **We** terminate the policy, **We** will not refund any premiums.

If an insured person makes a fraudulent or exaggerated claim, **We** will only refuse to pay that insured person's claim and **We** may only terminate the cover for that insured person, leaving the remainder of the policy and the rights of other insured persons unaffected. In such a case, **We** will not refund any premium in respect of that insured person.

We will not be liable to **You** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and **We** need not return any of the premiums paid.

If this policy covers any person who is not a party to the insurance contract (a covered person), and a fraudulent claim is made under the contract by or on behalf of a covered person, **We** may rely on **Our** rights under Condition 3 above as if there were an individual insurance contract between **Us** and the covered person.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.



7. Governing Law

Unless **You** and **We** agree otherwise, this policy is governed by the law that applies in the part of the United Kingdom where **You** normally live and those courts of the parts of the United Kingdom will have exclusive jurisdiction. Otherwise, the law of England and Wales applies. Unless agreed otherwise, **We** will communicate to **You** in English.

8. Assignment

This policy may not be assigned or transferred unless agreed by **Us** in writing.

9. Claim notification

All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **Our** rejection of the claim if it is made so long after the event that **We** are unable to investigate it fully, or may result in **You** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

10. No Claim Discount

In calculating the renewal premium for **Your** policy a discount will be allowed provided **You** have not made a claim during the previous **Period of Insurance**. Any claim will result in the no claims discount at next renewal being reduced to nil.

11. Underinsurance

It is **Your** responsibility to make sure that the **Sums Insured** represents the full replacement cost of **Your Caravan**. If the **Sums Insured** is less than the full replacement cost, **We**, will only pay the same proportion of the loss or damage as the **Sums Insured** bears to the full replacement cost.

For example, if the **Sums Insured** represents only one half of the full replacement cost **We** will only pay for one half of the amount lost or damaged.



General Exclusions applying to Sections A & B of the Policy

The following apply solely to Sections A & B, additional exclusions may apply to Sections C – E of the policy. Please refer to the relevant Sections of the policy for details.

This Policy does not cover:

Any loss, damage, liability or injury nor any, damage, liability or injury directly or indirectly caused by, or contributed to, or arising from:

1. Any claim resulting from

- Deliberate or criminal acts by **You** or any other person included in the policy.
- Any gradual causes including (but not restricted to) deterioration or wear and tear.
- Seepage of water through seams and seals.
- Mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot.
- Any process of cleaning, repair, alteration, renovation or restoration.
- Vermin, insects or chewing, scratching, tearing or fouling by pets.
- Electrical or mechanical failure or breakdown.
- Faulty design, materials or workmanship.
- Failure of a computer chip or computer software to recognise a true calendar date.
- Computer viruses, erasure or corruption of electronic data.
- Pressure waves created by aircraft or other aerial devices travelling at sonic or supersonic speeds.

2. War

Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event. War, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, assuming the proportions of or amounting to an uprising military or usurped power.

3. Terrorism

Any loss or damage, cost or expenses of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

For the purpose of this exclusion 'terrorism' means the use of biological, chemical and/or nuclear, chemical and/or nuclear force, or contamination and/or threat thereof by any person or group of persons, 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. However, losses caused by, or resulting from riot, attending a strike, civil commotion and malicious damage are not excluded hereunder.

- ### 4. Any action taken in controlling, preventing, suppressing or in any way relating to (1) or (2) above.



5. Radioactive Contamination

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

6. Loss in Value

Loss in value of any property following repair or replacement.

7. Pollution

Pollution or contamination of any sort and however caused.

8. Any loss (including loss of value) of or damage to the land or any part of the land.

9. Confiscation

Any loss or damage or liability by or happening through confiscation or detention by customs or other officials or authorities.

10. Sanctions

We shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us, Our** parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.



Section C: Continental Use

Emergency Assistance

This Section provides **Caravan** accident cover for the **Geographical Limits** of the policy excluding United Kingdom, Northern Ireland, the Channel Islands and the Isle of Man, although the **Caravan** accident service will be provided if **You** are en route to or from a port immediately prior to or subsequent to travelling abroad.

If **Your Caravan** is disabled as a result of an accident covered under Section 1 of **Your** policy whilst being towed. The RAC will arrange for the following at no additional cost:

Emergency roadside assistance up to a maximum of £175 (not including the cost of any parts). If **Your Caravan** cannot be repaired immediately it will be taken to a nearby garage where **You** can arrange for repairs to be made.

This facility may also be provided:

- if **Your Caravan** is stolen or involved in an accident up to 7 days prior to departure and cannot be repaired or recovered in time;
- repatriation of the **Caravan** to **Your** home address, an accident repair centre or **Your** nominated repairer in United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man, if **Your Caravan** cannot be repaired before the end of **Your** holiday period, subject to the cost of the repatriation not exceeding the market value of **Your Caravan**.

The RAC may, at its discretion, offer **You** or any permitted driver:

- overnight accommodation expenses for the driver and passengers up to £25 per person per day, subject to an overall maximum of £400 in total. This does not include, however, the cost of meals or drinks.

Accident assistance will not cover:

- the cost of any ferry crossings or toll charges (these are covered by **Your** policy – not the RAC);
- the cost of recovery of **Your Caravan** if it is stuck in water, a bog, a ditch or on a beach or if it has been overturned unless this forms part of **Your** insurance claim;
- the repair or recovery of **Your Caravan** if it broke down at the premises of a motor trader;
- the cost of spares, keys or other materials and garage labour;
- the carriage of any livestock which require special transportation facilities;
- any **Caravan** which is over 7 metres in body length;
- any **Caravan** which cannot be recovered by normal trailers or transporters.

In providing caravan Accident Assistance RAC employees and contractors will use reasonable care and skill when providing the service. The RAC can, however, cancel services or refuse to provide them if, in their opinion the demands made are excessive, unreasonable or impracticable.



Telephone Numbers

If **You** are unfortunate enough to require caravan accident assistance, please use these telephone numbers:

- Calls from the Republic of Ireland **01800 535 005**
- Calls from France and Monaco **0800 290112**
- Calls from the rest of Europe **+(33) 472 435 255**

+ indicates that **You** should precede the number with the access code from the country in which **You** are telephoning.

Access Codes

- **7** omit **33**: Andorra
- **00**: Austria, Belgium, *Bulgaria, *Croatia, Czech Republic, Denmark, Finland, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Malta, *Morocco, Netherlands, Norway, Poland, Portugal, *Romania, San Marino, Slovakia, Sweden, Switzerland, *Tunisia, *Turkey, Vatican City
- **07**: Spain
- **99**: *Slovenia (availability of service is subject to prevailing conditions)
- Israel no number
- Iceland no number

Caravan accident cover will only apply if **You** have been issued with an international motor insurance card (Green Card).

The RAC do not currently operate in Israel and Iceland. In these countries **You** are advised to pay for the services yourself.

On **Your** return to the UK **You** should claim for the costs by sending receipts to the RAC. Costs that can be claimed will only be those covered by continental **Caravan** accident cover and will not include the cost of spare parts etc.

If **You** have any difficulty using these services, operated for **Us** by RAC, or require further assistance please call the following UK number: **+441 590 690 222**.

Import duty

We will indemnify **You** against liability for enforced duty payment of customs following temporary importation of the **Caravan** if **You** are unable to return the **Caravan** to the United Kingdom because of damage covered by Section A of this policy.



Section D: Caravanners' Legal Protection Insurance

Incorporating:

- caravan uninsured loss recovery
- caravan replacement hire
- personal injury recovery
- caravan legal expenses

Period of Insurance: the same period as the caravan policy to which this policy attaches.

If **You** are involved in an accident **We** are here to help **You** 365 days a year.

To make sure that **You** get the most from **Your** DAS Caravanners' Legal Protection insurance, please take time to read the policy which explains the contract between **You** and **Us**. If **You** have any questions or would like more information, please contact Towergate Insurance on **0344 346 0427**.

It will help **You** if **You** keep the following points in mind:

After an accident

If **You** are involved in an accident, remember to write down as many details as possible, including the names and addresses of anyone who may have seen the accident. Let **Us** have this information as soon as **You** can, either by giving it to Towergate Insurance or sending it to **Us**.

If **You** are not sure what to do after an accident, contact Towergate Insurance for advice.

Replacement caravan hire

If the accident was entirely the other person's fault, and **Your** caravan cannot be used, **We** can usually arrange for **You** to have a replacement caravan until **Your** caravan can be repaired.

How we help you if you have uninsured losses

Once **We** have accepted **Your** claim, **We** aim to recover **Your** uninsured losses from the other person who caused the accident. Uninsured losses could include the cost of repairing or replacing **Your** caravan, **Your** insurance policy excess, compensation following injury or other out-of-pocket expenses.

We normally recover **Your** uninsured losses through **Our** claims department but sometimes **We** use appointed solicitors. Claims outside the UK may be dealt with by **Our** group offices elsewhere in Europe.

For claims over £300 where the driver at fault cannot be traced or does not have valid motor insurance, **We** will notify the Motor insurers' Bureau which may be able to help.



In the event of a claim under this Section of the policy, contact Towergate Insurance who arranged this cover for **You**, at:

Towergate Insurance
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ

Tel: **01242 538434**

You will only be able to obtain a **Caravan** for hire if **You**'re able to provide them with the following information:

- Full details of the accident.
- The name, address and policy or cover note number of the person responsible for the accident.

Placement parents can only be arranged if **We** are satisfied that the accident was entirely other persons fault.

If, for any reason, a replacement **Caravan** cannot be supplied, **You** have the option to borrow or hire a **Caravan** elsewhere. However, this is done at **Your** own risk, although **We** will make every effort to recover these costs for **You** and some of the costs may be recoverable against **Your Caravan** policy.

If you need any other help from us

You can phone **Us** at any time on **0117 934 2070** for legal advice on any personal legal or tax problem.

When we cannot help

We will not be able to help **You** if **We** think there is little chance of recovering **Your** uninsured losses. Please do not ask for help from a solicitor or hire a **Caravan** before **We** have agreed. If **You** do, **We** will not pay the costs involved.

We will not pay costs in **Excess** of £250 incurred in the tracing of any person.

Claims against a pedestrian or the owner, keeper, controller or driver of any animal will only be accepted at **Our** discretion.

Problems

We will always try to give **You** a quality service. If **You** think we have let **You** down, please write to **Our** Customer Relations Department at our Head Office address shown below. Or **You** can phone **Us** on **0117 934 0066** or email **Us** at customerrelations@das.co.uk. Details of **Our** internal complaint handling procedures are available on request.

If **You** are still not happy, **You** can contact the Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Or **You** can contact the Association of British insurers at 51 Gresham Street, London EC2V 7HQ.

Our Head and Registered Office is: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England & Wales, Company Number 103274.



This is Your DAS Caravanners' Legal Protection Policy

Your policy only covers **You** if **You** have paid **Your** premium. **We** agree to provide the insurance in this policy, keeping to the terms, conditions and exclusions as long as:

- The insured incident happens during the **Period of Insurance** and within the **Territorial Limit**; and
- Any legal proceedings will be dealt with by a court or other body which **We** agree to in the **Territorial Limit**; and
- In civil claims it is always more likely than not an **Insured Person** will recover damages (or other legal remedy) or make a successful defense.

Definitions

The following key words, phrases or expressions, which are listed below have the same meaning whenever they appear in this Section. Additional definitions are outlined elsewhere within the specific Sections of the policy. Please refer to the relevant Sections for details.

Appointed Lawyer

The lawyer, or other suitably qualified person, who has been appointed to act for an **Insured Person** under condition 2 of this policy.

Caravan Hire Costs

The cost of hiring a replacement **Caravan** for one continuous period.

Insured Caravan

The caravan or motor caravan which **You** have paid the premium for and any other caravan or motor caravan borrowed or hired by **You**. Losses suffered by the owner of such a borrowed or hired caravan are not normally covered.

Insured Person

You, and any other person who is in or on the **Insured Caravan** with **Your** permission. Anyone claiming under this policy must have **Your** agreement to claim.

Legal Costs

All reasonable and necessary costs charged by the **Appointed Lawyer** on a standard basis. Also the costs incurred by opponents in civil cases if an **Insured Person** has to pay them, or pays them with **Our** agreement.

Period of Insurance

The period for which **We** have agreed to cover **You** and for which **You** have paid the premium.

Territorial Limit

For **Legal Costs**: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For **Caravan Hire Costs**: England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey.



We/Us/Our

DAS Legal Expenses Insurance Company Limited.

You/Your

The person or organisation, permanently living or based in the United Kingdom, Channel Islands or Isle of Man, who has taken out this policy.

Insured Incidents we will cover

1. We will negotiate for the following:

- a) Uninsured loss recovery. To recover an **Insured Person's** uninsured losses and costs after an event which:
 - causes damage to the **Insured Caravan** or to personal property in it; or
 - injures or kills an **Insured Person** while he or she is in or on the **Insured Caravan**.
- b) Dispute with **Your** insurer.

Your legal rights in a dispute with **Your** insurer if they refuse to provide indemnity under a policy covering an **Insured Caravan**.

For these insured incidents **We** will help in appealing or defending an appeal as long as the **Insured Person** tells **Us**, within the time limits allowed, that he or she wants **Us** to appeal. Before **We** pay any **Legal Costs** for appeals, **We** must agree that it is always more likely than not that the appeal will be successful. If an **Appointed Lawyer** is used, **We** will pay the **Legal Costs** for this.

2. Replacement caravan hire

If **You** are unable to use **Your Caravan** as a result of an accident within the United Kingdom and need a replacement **Caravan**, **We** will arrange for a replacement **Caravan** from an approved **Caravan** hire operator, as long as:

- the **Insured Caravan** cannot be used;
- the accident was entirely the other person's fault;
- the **Insured Person** follows the **Caravan** hire operator's conditions of hire;
- all information provided in respect of the person responsible for the accident is accurate and includes name, address, vehicle registration number and motor insurer's name and address, reference number and full details of the accident.
- **You** contact Towergate Insurance on **0344 892 1416** or, if out of office hours **03705 327 857**, quoting Towergate Insurance.

The most **We** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £100,000.



What you are not covered for

1. Any claim reported to **Us** more than 180 days after the date an **Insured Person** should have known about the insured incident.
2. Any **Legal Costs** and **Caravan Hire Costs** that are incurred before **We** agree to pay them.
3. Any claim relating to a contract (other than an insurance contract) involving the **Insured Caravan**.
4. Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret, or process any date as its true calendar date.
5. The **Insured Caravan** being towed by anyone who does not have valid motor insurance.
6. Any claim caused by, contributed to by or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
7. Any disagreement with **Us** that is not in Condition 7.
8. Any legal action an **Insured Person** takes which **We** or the **Appointed Lawyer** have not agreed to or where the **Insured Person** does anything that hinders **Us** or the **Appointed Lawyer**.
9. **Caravan Hire Costs** if an **Insured Person** is claiming against a person who does not have valid motor insurance or cannot be identified or traced; or when an **Insured Person** makes his or her own arrangements for caravan hire after an insured incident.
10. Any claim of less than £300 where the driver at fault cannot be traced or does not have valid motor insurance.
11. Apart from **Us**, the **Insured Person** is the only person who may enforce all or any part of the policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.



Conditions applying to Section D

1. An **Insured Person** must:
 - a) Keep to the terms and conditions of this policy.
 - b) Take reasonable steps to keep any amount **We** have to pay as low as possible.
 - c) Try to prevent anything happening that may cause a claim.
 - d) Send everything **We** ask for, in writing.
 - e) Give **Us** full details of any claim as soon as possible and give **Us** any information **We** need.
2.
 - a) **We** can take over and conduct, in the name of an **Insured Person**, any claim or legal proceedings at any time before an **Appointed Lawyer** is appointed. **We** can negotiate any claim on behalf of an **Insured Person**.
 - b) The **Insured Person** is free to choose a lawyer (by sending **Us** a suitably qualified person's name and address) if:
 - i) **We** agree to start legal proceedings and it becomes necessary for a lawyer to represent the **Insured Person's** interests in those proceedings; or
 - ii) there is a conflict of interest.
 - c) Before an **Insured Person** chooses a lawyer, **We** can appoint an **Appointed Lawyer**.
 - d) An **Appointed Lawyer** will be appointed by **Us** and represent an **Insured Person** according to **Our** standard terms of appointment. The **Appointed Lawyer** must co-operate fully with **Us** at all times.
 - e) **We** will have direct contact with the **Appointed Lawyer**.
 - f) An **Insured Person** must co-operate fully with **Us** and with the **Appointed Lawyer** and must keep **Us** up-to-date with the progress of the claim.
 - g) An **Insured Person** must give the **Appointed Lawyer** any instructions that **We** ask for.
3.
 - a) An **Insured Person** must tell **Us** if anyone offers to settle a claim.
 - b) If an **Insured Person** does not accept a reasonable offer to settle a claim, **We** may refuse to pay further **Legal Costs**.
 - c) An **Insured Person** must not negotiate or agree to settle a claim without **Our** approval.
 - d) **We** may decide to pay an **Insured Person** the amount of damages he or she is claiming instead of starting or continuing legal proceedings.
4.
 - a) If **We** ask, an **Insured Person** must tell the **Appointed Lawyer** to have **Legal Costs** taxed, assessed or audited.
 - b) An **Insured Person** must take every step to recover **Legal Costs** that **We** have to pay and must pay **Us** any **Legal Costs** that are recovered.
5. If an **Appointed Lawyer** refuses to continue acting for an **Insured Person** with good reason, or if an **Insured Person** dismisses an **Appointed Lawyer** without good reason, the cover **We** provide will end at once, unless **We** agree to appoint another **Appointed Lawyer**.
6. If an **Insured Person** stops a claim without **Our** agreement, or does not give suitable instructions to an **Appointed Lawyer**, the cover **We** provide will end at once.
7. If there is a disagreement about the way **We** handle a claim that is not resolved through **Our** internal complaints procedure the **Insured Person** can contact the Financial Ombudsman Service for help.
8. **We** can cancel this policy at any time as long as **We** tell **You** at least 14 days beforehand. **You** can cancel this policy at any time as long as **You** tell **Us** at least 14 days beforehand.
9. **We** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.



10. The following conditions apply to any claim for **Caravan Hire Costs**:

- a) An **Insured Person** must agree to **Our** trying to recover any **Caravan Hire Costs** in his or her name and any costs recovered must be paid to **Us**.
- b) **We** will choose the caravan hire company and the type of caravan to be hired.
- c) **We** will decide how long a **Caravan** can be hired for.
- d) An **Insured Person** must meet the age and licensing rules of the caravan hire company **We** choose and must follow any conditions of hire.

11. This policy will be governed by English law.

Helpline Services

We provide these services 24 hours a day, seven days a week during the **Period of Insurance**. All Helplines apply to the United Kingdom unless otherwise stated. To help **Us** check and improve **Our** service standards, **We** record all calls, other than for the counselling service.

When phoning, please quote **Your** policy number **TS0/5000190**. Please do not phone **Us** to report a general insurance claim.

Eurolaw Personal Legal and Tax Advice Service

We will give an **Insured Person** confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway, or UK personal tax problem.

Health and Medical Information Service

We will give an **Insured Person** information over the phone on health and fitness and non-diagnostic advice on medical matters. Advice can be given on allergies, the side-effects of drugs and how to improve general fitness.

Information is available on self-help groups and hospital waiting lists.

To obtain assistance from one of the Helpline Services listed above phone **0117 934 2070**.

Counselling

We will provide an **Insured Person** with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

To contact the counselling helpline phone **0117 934 2121**.

We will not accept responsibility if the Helpline Services are unavailable for reasons **We** cannot control.

Please quote policy No: **TS0/5000190**



Section E: Caravan Excess Insurance Protection

Who is eligible to purchase this Policy?

Any person:

1. Permanently resident in the United Kingdom (England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man).
2. Any person who has a current and valid UK driving licence, or holds a full internationally recognised licence.

What makes up this policy?

This policy and the **Certificate of Insurance** or **Confirmation of Coverage Document** must be read together as they form **Your** insurance contract.

Monetary limits

We can insure **You** up to the amount of the coverage limit.

Cooling off period

Towergate Insurance will refund in full **Your** premium, if, within 14 days of purchasing this insurance. **You** decide that it does not meet **Your** needs providing that **You** have not reported or are intending to report a claim. Once the 14 days has expired **You** have no right to cancel this insurance.

Insurer

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk or by contacting the Financial Conduct Authority on **0800 111 6768**.

Jurisdiction and law

This insurance shall be governed by the laws of the country where the policyholder usually resides and whose courts alone shall have jurisdiction in any dispute arising from this insurance.



War and terrorism exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other consequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
2. Or any act of terrorism.

For the purpose of this statement; any act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, 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.

This statement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the assured.

In the event any portion of this statement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Cover Provided

1. Cover is provided for the **Excess** that **You** would have been responsible for following the successful fault based claim of any physical damage for **Your Caravan** by **Your Caravan** insurer in respect of claims arising as a result of accidental damage, fire, theft, or vandalism. It covers use for social, domestic, pleasure and business e.g. sales representative.
2. The maximum amount payable under this policy, with the level of coverage (which is subject to the appropriate premium having been paid), is the amount **You** would have to pay, which is the first amount of any claim, shown in the schedule under own damage of **Your Caravan Insurance Policy**. Only when the **Excess** of the current and valid **Caravan Insurance Policy** is exceeded will this **Excess Insurance Policy** respond to its full value.

Coverage limit is £250 in any one policy period.



Definitions applying to Section E

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Section of the policy.

Annual Aggregate Limit

The policy will continue to respond for the period of the cover or until **Your** chosen level of indemnity on the reimbursement is exhausted; whichever comes first. Once the **Annual Aggregate Limit** is exhausted this policy is automatically cancelled and **You** are then liable for all and any future **Excess** payments as defined in **Our** main **Caravan Insurance Policy** for the remainder of this **Period of Insurance**.

Caravan

Any **Caravan** or trailer tent and its manufacturer's equipment, details of which have been given to and accepted by Towergate Insurance.

Caravan Insurance Policy

The **Caravan Insurance Policy** that covers losses and or damage incurred as a result of accident and/or against liability that could be incurred by a third party.

Certificate of Insurance or Confirmation of Coverage Document

This forms part of this policy document and contains the name of the policyholder and gives details of the cover provided by this policy.

Event

Each claim occurrence during the **Period of Insurance**.

Excess

The amount **You** are responsible for/pay under the terms of **Your Caravan Insurance Policy**.

Excess Insurance Policy

This insurance policy together with the respective **Certificate of Insurance**.

Imminent Claim

That **You** are aware and or were in the knowledge of a claim prior to the attachment date of this policy that was to be or had just been reported to **Your** main policy insurer.

Named Driver(s)

Drivers in addition to **You** who are permitted to drive under the terms of **Your** motor insurance policy.

Period of Insurance

The period for which **We** have accepted the premium as stated in **Your** policy document.

**Sales Representatives**

Who have sole use and responsibility for her/his own company motor or which she/he owns and obtains an allowance for or a car that is owned by the company but she/he drives and is legally responsible for.

Waived or Reimbursed

Where a third party has already made good which is the first amount of any claim, shown in the schedule under own damage of **Your** motor insurance policy.

We/Us/Our

Inter Partner Assistance SA UK Branch and AXA Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom.

You/Your/Insured Person

The person whose name appears at the top of **Your Certificate of Insurance** or **Confirmation of Coverage Document**.



Conditions applying to Section E

You must comply with the following conditions to have the full protection of **Your** policy.

- 1.** The **Excess Insurance Policy** will continue to respond for the period of the insurance or until **Your** chosen level of indemnity on this **Excess Insurance Policy** is exhausted; whichever comes first.
- 2.** The **Caravan Insurance Policy** that **You** have must be current and valid insurance that is provided by an authorised and regulated insurer.
- 3.** The policyholder as stated on the **Certificate of Insurance** or **Confirmation of Coverage Document** must match the lead name of the individual on the **Caravan Insurance Policy** that has responded and to which this policy will respond to the amount of the **Excess**.
- 4.** Only when the **Excess** of the current and valid **Caravan Insurance Policy** is exceeded and following the successful claim payment, will this **Excess Insurance Policy** respond to its full value.
- 5.** Must not be aware of any pending losses on **Your Caravan Insurance Policy** which will give rise to a claim on this **Excess Insurance Policy**.
- 6.** In the event that any misrepresentation or concealment is made by **You** or on **Your** behalf in obtaining this insurance or in support of any claim under this insurance the policy is voided and no refund of premium will be given.
- 7.** Right of recovery – **We** can take proceedings in **Your** name but at **Our** expense to recover for **Our** benefit the amount of any payment made under this **Excess Insurance Policy**.
- 8.** Other insurance – if **You** were covered by any other insurance for the **Excess** payable following the incident, which resulted in a valid claim under this **Excess Insurance Policy**, **We** will only pay **Our** share of the claim.
- 9.** Reasonable precautions – **You** must take reasonable steps to safeguard against loss or additional exposure to loss.
- 10.** Keeping to the terms of this **Excess Insurance Policy** – **We** will only give **You** the cover that is described in this policy if any person claiming cover has met with all its terms and the terms of the **Excess Insurance Policy**, as far as they apply.
- 11.** Fraudulent claims – if **You** make a claim under this policy that is false or fraudulent in any way, the policy is void and any claim will not be paid.



Exclusions applying to Section E

1. Any claim that **Your Caravan Insurance Policy** does not respond to or the **Excess** is not exceeded.
2. Any claim on the **Caravan Insurance Policy** which occurred prior to the attachment date of this **Excess Insurance Policy** as shown on **Your Certificate of Insurance** or **You** were in the knowledge that a claim was imminent.
3. Any claim notified to **Us** more than 31 days following the settlement of **Your** claim by **Your Caravan** insurer.
4. Any **Caravan** claim that involves commercial travel where **You** are not the sole user driver.
5. Any contribution or deduction from the settlement of **Your** claim against **Your** main **Caravan Insurance Policy** other than the stated policy **Excess**, for which **You** have been made liable.
6. 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**.
7. Any liability **You** accept by agreement or contract, unless **You** would have been liable anyway.
8. Any claim that is refused by **Your** main policy insurers to whom **You** are claiming.
9. **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 Caravan**.
10. Any **Excess** claim arising from glass repair or replacement.

How to make a claim

Your claim will be handled by AXA Assistance (UK) Ltd. To make a claim **We** will ask **You** to submit supporting documentation listed below. It is important **You** submit all the documentation requested, as **We** will be unable to process **Your** claim until received.

1. Scheme Code: **10381**.
2. Evidence the **Excess** amount has been paid on **Your Caravan Insurance Policy** following **Your** claim.
3. Evidence that **Your** claim with **Your** main **Caravan** insurer has been settled stating that **You** were at fault.
4. A copy of the **Your Caravan Insurance Policy** that **You** have paid the **Excess** on.
5. A copy of **Your Excess Insurance Policy** detailing **Excess** cover.



6. Via the Internet:

Visit **Our** claims website: <https://www.excessclaim.co.uk> where **You** will be able register **Your** claim online; or

7. By phone:

Please call AXA Assistance on **01737 826106** to notify **Your** claim. **You** will receive a claim form to complete and will be asked to send **Us** copies of **Your** documents.

Our Internet solution allows **You** to enter all the necessary details **We** require to settle **Your** claim. **We** recommend **You** use the web link as **You** will need to post documents to **Us** if **You** contact **Us** by phone, which could result in delays of **Your** claim being settled.

Data Protection

We will keep details of **You**, **Your** cover and claims to help **Us** deal with **Your** claims, prevent and detect fraud, money laundering or similar activity. **We** will use this information in line with the Data Protection Act 1998.

Upon payment of a statutory fee **You** can request a copy of the information that **We** hold about **You**. To request this, please write to: Data Protection Office, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom.

Please let Towergate Insurance know if **You** think any information **We** hold about **You** is inaccurate, so that **We** can correct it. The information **We** hold about **You** is confidential. **We** will only ever disclose it to another party with **Your** consent, or if the law requires **Us** to disclose it.

We may monitor and record phone calls to help maintain **Our** quality standards and for security purposes.

Making a claim

In the event of a claim, please contact Towergate Insurance on **01242 538434**, email: claimsenquiries@towergate.co.uk

Towergate Insurance

Ellenborough House, Wellington Street, Cheltenham, Gloucestershire GL50 1XZ.

www.towergateinsurance.co.uk

Towergate Insurance is a trading name of Towergate Insurance.

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Sittingbourne Road, Maidstone, Kent ME14 3EN.

Authorised and regulated by the Financial Conduct Authority.

