

Cades Caravan Insurance Policy

Please read this document carefully, which provides a summary of cover. It does not show all of the benefits, Exclusions or limits. Please refer to your Policy Booklet and Policy Schedule for full details of all terms, Conditions and Endorsements or excesses that may apply.

The Cades Caravan Insurance Policy is arranged and administered by Leisure and Lifestyle Insurance Services Ltd and underwritten by The National Insurance and Guarantee Corporation Limited (NIG), and will run for 12 months. Your Policy Schedule will show which of the following sections of cover you have requested.

Caravan (Section 1)

Summary of what is covered

Caravan

The Caravan including:

- fixtures;
- fittings including awnings and external step;
- furniture;
- furnishings;
- bedding;
- household linen and utensils.

Loss or damage by the following Causes

- Any Cause.

Additional Cover (Extra benefits included as standard)

- Additional cost of removing the Caravan to nearest repairer and returning it to **your home**.
- Alternative accommodation for up to 15 days in any one Period of Insurance if the Caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring. £75 per day.

Summary of what is NOT covered

Your Policy will not pay:

- while the Caravan is being used as a permanent residence or for any trade, business or profession;
- in the event of theft unless a hitch lock and wheel clamping device is fitted when the Caravan is detached when use is described as a Touring Caravan or is on hire;
- Cover for theft of the caravan or of any unfixed items within the caravan is excluded if the caravan is left unattended in a lay-by or any informal parking area.

Caravan (Section 1) *continued*

Summary of what is covered

Additional Cover *continued*

- Hiring charges for up to 15 days in any one Period of Insurance of lost hiring charges for bookings made before the date of loss. £75 per day.
- If the Caravan is described as a Touring Caravan we will replace it without deduction of wear and tear up to 5 years old or 2 years old if described as fixed site.
- Cover extends to include use on the Continent of Europe including the journey by recognised sea routes for up to 90 days in any one Period of Insurance.

Caravan Contents

The replacement of **your** contents of the Caravan on a new for old basis including:

- **personal effects;**
- **clothing and luggage;**
- **audio and visual equipment;**
- **sports equipment** while in the caravan. **Loss**

or damage by the following Causes

- Any cause.

Summary of what is NOT covered

Your Policy will not pay for:

- any item of **personal effects, clothing and luggage, audio and visual equipment and sports equipment** over £250 unless disclosed in the Schedule;
- **valuables, personal money, credit cards, collections, works of art;**
- any item of **personal effects, clothing and luggage, audio and visual equipment and sports equipment** whilst the Caravan is not being used;
- any item of **personal effects, clothing and luggage, audio and visual equipment and sports equipment** if the Caravan whilst in use is not securely locked and windows closed.

Excess

The following **excesses** are payable. Please refer to **your** Policy Schedule for full details of the **excesses** that apply to **your** Policy.

Touring Caravans – all claims

£100

Further Information

Making a Claim

To make a claim **you** can obtain a claim form from Lifestyle and Leisure Insurance Services Ltd on **08445 763074**.

Rights of Cancellation

If this cover does not meet **your** requirements, please return all **your** documents within 14 days of receipt. **We** will return any premium paid in full provided no claims have been made on the policy during that time. The full annual premium is due if a claim has been made during that period.

Your Satisfaction

We and Leisure and Lifestyle Insurance Services Ltd will endeavour to provide **you** with a high level of service. If **you** have a complaint please contact:

Lifestyle Insurance Services at Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire GL20 8SD,

or;

NIG at Crown House, 145 City Road, London EC1V 1LP.

If **you** are not satisfied with the way **your** complaint is dealt with, please write to the Chief Executive of NIG at the address shown above.

If **we** cannot resolve the differences between **us**, **you** can refer **your** complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone number **0845 080 1800**.

Details about our Regulator

NIG is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on **0845 606 1234**.

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Cades Caravan Insurance is administered by Leisure & Lifestyle Insurance Services Ltd and is underwritten by The National Insurance and Guarantee Corporation Limited.

Leisure & Lifestyle Insurance Services Ltd whose registered office is at Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire GL20 8SD and is registered in England No. 6445758.

NIG is a trading name of The National Insurance and Guarantee Corporation Limited whose registered office is Crown House, 145 City Road, London, EC1V 1LP and is registered in England and Wales No. 42133.

Leisure & Lifestyle Insurance Services Ltd and The National Insurance and Guarantee Corporation Ltd are authorised and regulated by the Financial Services Authority.

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www.nig.com