

## Cade's Touring Caravan Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording when you receive it. This summary does not form part of your insurance contract. This policy will be governed and construed in accordance with English Law (**p11**).

### Name of Insurer

This insurance is underwritten by AmTrust Europe Limited, whose registered office is Market Square House, St James's Street, Nottingham, NG1 6FG. Registered number 1229676 and authorised and regulated by the Financial Services Authority and entered on their register under number 202189.

### Name of Insurance provider

Thames Underwriting Limited, whose registered office is 57a Broadway, Leigh on Sea, Essex, SS9 1PE. Registered number 7136128 and authorised and regulated by the Financial Services Authority and entered on their register under number 533504.

### Name of Insurance intermediary

Leisure and Lifestyle Insurance Services Limited, whose registered office is Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire, GL20 8SD. Registered number 6445858 and authorised and regulated by the Financial Services Authority and entered on their register under number 477114.

### Type of Insurance

This policy provides cover for Touring Caravans and Public Liability arising from the ownership or use of the Caravan

### Policy Term

The duration of the Policy is 12 months from the cover inception date or as detailed in your policy schedule

### Your Duty to Disclose Material Information

You have an obligation under the terms of the Policy to provide us with all information that is material to our underwriting of your risk. Failure to disclose all material facts whether or not the subject of a specific question may invalidate your insurance. If you are in any doubt as to whether a fact is material then it should be disclosed

### Excesses & Limits

Your policy is subject to an excess of £100 which can be increased on request, this is the amount you must pay in the event of each and every loss of or damage to the property. Certain claims limits may also apply. These will both be shown in your policy schedule and or policy wording.

### Key Features and Benefits

Your policy includes the following key covers, features and exceptions, which are detailed in your policy wording

For your ease of reference, the policy wording page numbers are shown in brackets.

1. Cover against loss or damage to the caravan caused by an insured peril (**p8**).
2. Contents - We will insure contents that you would normally take with you when you are using your caravan providing contents cover is requested on the proposal form (**p8**).
3. Emergency Removal - If you suffer an insured loss away from your home, we will cover the costs of recovering your caravan. We will also pay for re-delivery once your caravan has been repaired (**p8**).
4. Loss of use - If you cannot stay in your caravan as a result of loss or damage and you decide to continue with your holiday, we will pay for hotel accommodation up to £100 a day for up to 14 days or we will pay for you to hire another caravan for up to £100 per day for up to 14 days (**p9**).
5. Public Liability - We will cover you for up to £2,000,000 for any amounts you legally have to pay for causing accidental bodily injury or death or accidental damage to property arising out of you owning or using your caravan excluding when towing (**p9**).



## Security arrangements

In common with all other caravan policies we insist on a minimum level of security to reduce the risk of theft. Our security requirements are as follows:

1. When the caravan is left unattended, whilst attached to the towing vehicle, it must be protected by a wheel clamp of proprietary make (p10) .

If a twin axle caravan both axles must have a wheel clamp fitted.

2. When the caravan is left unattended, whilst detached from the towing vehicle, it must be protected by a hitchlock AND a wheel clamp of proprietary make (p10). If a twin axle caravan both axles must have a wheel clamp fitted.

## Exclusions and Limitations

1. Theft of caravans that are not protected by a hitchlock and wheel clamp/wheel clamps whilst unattended and detached from the towing vehicle (p10).
2. Theft of caravans that are not protected with a wheel clamp/wheel clamps and left unattended whilst attached to the towing vehicle (p10).
3. Theft of contents whilst outside the caravan, if not kept in an awning (p9).
4. Theft of money, firearms, wines, spirits and tobacco goods, caravan generators or valuables i.e. precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamps, medal and coin collections, sporting equipment and portable audio equipment and therefore these should not be included in the sum insured (p9).
5. Theft of or loss or damage to the caravan while the caravan is not being used unless it is kept at your permanent home or at a storage address you have written and told us about and which we have accepted (p9).
6. Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan (p9).
7. Theft of electronic or electrical equipment whilst left in the caravan when it is not in use (p9).
8. You will pay an amount towards each claim (the excess - £100). (p10).

## Claims Procedure

If you wish to make a claim, you may either contact the Insurance intermediary who arranged cover for you or AmTrust Europe Limited, direct on **AmTrust Europe Claims Hotline 0115 934 9818 (9a.m - 5 p.m. Mon-Fri)** AmTrust Europe Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

## Claims Settlement

1. **New Replacement Value** - If your caravan is under five years old from the year of manufacture, and you have been the only owner then you should insure your caravan for the same amount, as it would cost to replace your caravan with a new one. The policy automatically gives five years new for old cover and so if you have a total loss claim within the first five years from the date of manufacture then we will replace your caravan with a brand new one (p8).
2. **Purchase Price** - If your caravan is under five years old from the year of manufacture, and you have not been the only owner then you should insure your caravan for the same amount as you bought it. This policy automatically gives five years agreed value cover and so if you have a total loss claim then we will pay you the same amount you paid for your caravan. You must have bought your caravan from a caravan dealer and you must have the original receipt or you must be able to provide a valuation from a caravan dealer at the time of the claim (p8)
3. **Market value** - We may pay the retail value of the caravan at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition. (p8).

## Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' (p11). We will give you a maximum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.



## Complaints Procedure

### **If your complaint is about the way the policy was sold to you**

If at any time you have any query or complaint regarding the way the policy was sold, you should in the first instance refer to Leisure and Lifestyle Insurance Services Limited, whose registered office is Basepoint Business Centre, Oakfield Close, Tewkesbury Business Park, Tewkesbury, Gloucestershire, GL20 8SD

If you are not satisfied with the way a complaint has been dealt with or if it cannot be resolved, you should address your complaint to the Insurance provider: Thames Underwriting Limited, Monometer House, Rectory Grove, Leigh-on-Sea, Essex, SS9 2HN.

Email: [enquiries@thamesunderwriting.com](mailto:enquiries@thamesunderwriting.com)

### **If your complaint is about the administration of the policy**

If you have a query or complaint regarding the administration of the policy you should in the first instance address your complaint to: Thames Underwriting Limited, Monometer House, Rectory Grove, Leigh on Sea, Essex, SS9 2HN.

Email: [enquiries@thamesunderwriting.com](mailto:enquiries@thamesunderwriting.com)

Thames Underwriting Limited aim to give our Insured a high level of service at all times. If Thames Underwriting Limited cannot resolve your concern you may address your complaint in writing to us. Our complaints procedure and address are detailed as follows:

Please write to: AmTrust Europe Limited, Market Square House, St James's Street, Nottingham NG1 6FG.

We will contact You within five days of receiving Your complaint to inform You of what action we are taking.

We will try to resolve the problem and give You an answer within four weeks. If it will take Us longer than four weeks We will tell You when You can expect an answer.

If We have not given You an answer in eight weeks We will tell You how You can take Your complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right You have to take action against Us.

Once You have received Your final response from Us, and if You are still not satisfied You can contact the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. By telephone on **0845 080 1800** or **0300 123 9 123** or by Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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 upon the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim.

Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at [www.fscs.org.uk](http://www.fscs.org.uk) or be contacted on 020 7892 7300.

The complaints procedure above does not affect any legal right you may have to take action against us.

This policy is provided by:

AmTrust Europe Limited, Market Square House, St James Street, Nottingham, NG1 6FG. Registered No. 1229676.

FSA Firms Reference Number 202189

Telephone 0115 941 1022. Authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the FSA on 0845 606 1234.

## Cooling off Period

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Cade's Touring Caravan Insurance is arranged by Leisure & Lifestyle Insurance Services Limited Basepoint Business Centre Oakfield Close Tewkesbury Business Park Tewkesbury Gloucestershire GL20 8SD Registered in England No. No.6445758 on behalf of Thames Underwriting Limited who's registered office is 57a Broadway Leigh on Sea Essex SS9 1PE and are Registered in England No 7136128 and underwritten by AmTrust Europe Limited, Market Square House, St James's Street, Nottingham NG1 6FG who are Registered in England No. 306274

Leisure and Lifestyle Insurance Services Limited, Thames Underwriting Limited and AmTrust Europe Limited are all regulated by the Financial Services Authority (No477114, No.533504 and No.202189 respectively)