



Touring Caravan Insurance Policy Summary

Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to Your Policy Booklet and Policy Schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The Touring Caravan Insurance Policy is arranged and administered by Frank Pickles (Insurance Brokers)Ltd and underwritten by UK General a trading name of UK Underwriting Ltd on behalf of Ageas Insurance Ltd and will run for 12 months. Your Policy Schedule will show which of the following sections of cover You have requested.

Caravan (Section 1)

<p>Summary of what is covered</p> <p>Caravan</p> <p>The Caravan including:</p> <ul style="list-style-type: none"> Standard manufacturers fixtures and fittings <p>Loss or damage by the following Causes</p> <ul style="list-style-type: none"> Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood. <p>Additional Cover (Extra benefits included as standard)</p> <ul style="list-style-type: none"> Reasonable additional cost of removing the Caravan to nearest repairer and returning it to its usual Storage Address, as shown on Your Policy Schedule Alternative accommodation for up to 15 days in any one Period of Cover if the Caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring. Maximum £75 per day. If the Caravan is older than 5 years from new or was older than 2 years from new at inception of this policy We will replace it without deduction of wear and tear. 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 Cover (optional extension available) 	<p>Summary of what is NOT covered</p> <p>Your Policy will not pay:</p> <ul style="list-style-type: none"> 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 in Use; 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.
<p>Caravan Contents</p> <p>The replacement of Your contents of the Caravan up to the Sum Insured shown on Your Policy Schedule and the option to include the following items</p> <ul style="list-style-type: none"> Personal Effects; Clothing and Luggage; Audio and Visual Equipment; Sports Equipment <p>Loss or damage by the following Causes</p> <p>Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood.</p>	<p>Summary of what is NOT covered</p> <ul style="list-style-type: none"> - any item of Personal Effects, Clothing and Luggage, Audio and Visual Equipment and Sports Equipment over £250 unless specified in the Policy 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 in Use; - 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.
<p>Excess</p> <p>The following Excesses are payable. Please refer to Your Policy Schedule for full details of the Excesses that apply to Your Policy.</p> <p>Caravan (Section 1) – all claims £100</p>	

Liabilities (Section 2)

Summary of what is covered

We will indemnify **You** or **Your Family** against all sums which **You** become legally liable to pay as damages for:

- a) accidental bodily injury (including death or disease) to any person occurring during the **Period of Cover** in connection with the **Use of the Caravan**;
- b) accidental loss or damage to property occurring during the **Period of Cover** in connection with the **Use of the Caravan**.

Summary of what is NOT covered

- liability arising from:

- a) any trade, business or profession;
- b) any wilful or malicious acts by **You** or **Your Family**;
- c) the **Caravan** while attached by any means to a vehicle;
- d) any action brought against **You** or **Your Family** in any court outside the European Economic Community;

- liability for loss or damage to property belonging to **You** or **Your Family** or held in trust by **You** or in **Your** custody or control;

- liability which is insured by or would but for the existence of this Section be insured by another Policy;

- accidental bodily injury (including death or disease) to **You** or **Your Family**;

- liability created by any agreement, unless **You** would have been liable without the agreement

Further Information

Making a Claim

If **You** need to make a claim simply contact **Our** Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9 am to 5 pm Monday to Friday on: **0844 557 6246**
Alternatively **You** can E-mail: claims@mbginsurance.com

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

Step One – Initiating Your complaint

We will endeavour to provide **You** with a high level of service.
If **You** have a complaint please:

If **Your** complaint is about **Your** policy please contact Frank Pickles (Insurance Brokers) Ltd at:

The Managing Director
Frank Pickles (Insurance Brokers) Ltd
33-35 Croft Green
Otley
LS21 1HD
Tel: **01943 850999**

If **Your** complaint is about the handling of **Your** claim please contact:

The Managing Director
MB&G Insurance Services Limited
21-26 Howard House
Howard Street
North Shields
Tyne & Wear
NE30 1AR
Tel: **0844 557 6246**

Please ensure **Your** policy number is quoted in all correspondence to assist a quick and efficient response.

Step Two – If You are still unhappy

In the event **You** remain dissatisfied and wish to escalate **Your** complaint, **You** can do so by contacting the following:

The Customer Relations Manager
UK General
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: **0845 218 2685**
E-mail: customerrelations@ukgeneral.co.uk

Step Three – The Financial Ombudsman

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than 10 staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: **0845 080 1800**
Fax: **020 7964 1001**

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Details of Our Regulator

Frank Pickles (Insurance Brokers) Ltd, UK Underwriting Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at <http://www.fsa.gov.uk/register> or by contacting them on 0845 606 1234.

This Touring Caravan Insurance is administered by Frank Pickles (Insurance Brokers) Ltd whose registered office is at 15/17 North Park Road, Harrogate, HG1 5PD and is registered in England No. 676453

Underwritten by UK General, a trading name of UK Underwriting Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA

UK Underwriting Ltd are authorised and regulated by the Financial Services Authority (No. 309647)
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Part of UK General Insurance Group (www.ukgeneral.com)