

PLEASE RETAIN THIS FOR FUTURE REFERENCE

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy wording.

SUMMARY OF COVER – MOTOR CARAVAN SCHEME	DURATION - 12 MONTHS CONTRACT	POLICY SECTION	COMP	TPF&T
Unlimited indemnity in respect of any claims by a third party for personal injury.		1	Yes	Yes
£20,000,000 indemnity in respect of any claims by a third party for property damage.		1	Yes	Yes
Personal effects and camping equipment cover up to £2000 whilst in or attached to the motor caravan. Cover will not apply to any single item valued in excess £200 apart from awnings or gas bottles, which will have a maximum indemnity value of £1000.		6	Yes	No
Legal Fees, costs and expenses incurred with the underwriters consent.		11	Yes	Yes
Loss or damage caused by fire & theft		3	Yes	Yes
Accidental Damage.		2	Yes	No
Compulsory Excesses.		2,3&5	Yes	Yes
Windscreen – Cover is limited to a maximum of £500 and subject to a £60 excess per claim if the glass is replaced by our approved repairer. The excess is waived if the glass is repaired. Cover is exhausted at £500 in total in any one insurance year.		5	Yes	No
No Claim Bonus section.		-	No	No
Audio cover- No more than 10% of the vehicles insured value up to a maximum limit of £200.		2&3	Yes	Yes
Foreign travel- The minimum cover required by law is provided in any EU country. Full policy cover is provided free of charge for up to 90 days in any insurance year for EU countries subject to certain terms and conditions.		10	Yes	Yes
Replacement keys and locks – maximum cover £150.		7	Yes	No

DRIVING

Named and approved drivers only subject to Underwriters approval.

USE

The standard use is social domestic and pleasure only. Occasional commuting to one permanent place of work is also available dependent upon individual circumstances.

EXCESSES

All policies will be subject to a minimum excess of £100 Accidental Damage Fire and Theft.

DRIVING OTHER VEHICLES

This benefit is automatically excluded.

YOUR RIGHT OF CANCELLATION

Once you have entered into this insurance contract with us, you are entitled to 14 days to decide whether you wish to proceed and this commences from either: The day of conclusion of the contract or the day on which you receive the full terms of the insurance contract detailing the full contractual terms, conditions and information of the contract, whichever is the later. A pro rata charge will be made for this period of cover.

POLICY CANCELLATION (see GENERAL CONDITIONS, page 24 of the policy booklet) A cancellation will only become effective from the date the certificate is received by us. The amount of the annual premium refunded will be calculated using the following short period scale of charges.

Period not exceeding	30 days	60 days	90 days	Over 90 days
Proportion of premium refunded	60%	40%	20%	No Refund

Where a claim has occurred, no refund of premium will be allowed if the policy is cancelled.

GARAGING

If your insurance has been accepted on the understanding that the vehicle is garaged the following policy endorsement will apply: 'This insurance does not cover damage to the insured vehicle from any cause nor theft of the vehicle unless it is kept in a proper locked garage when not in the course of a journey.' If you are in any doubt as to whether this applies please check with your broker/agent.

EXCLUSIONS

The following is a brief list of exclusions and is not exhaustive. This insurance does not cover you for;

Any excess shown on the schedule; Compensation for you not being able to use your vehicle or the cost of hiring another vehicle; Wear and tear, mechanical or electrical breakdown and failures or breakages; Repairs or replacements which improve the condition of your vehicle; Theft of the vehicle by someone who obtained it by fraud or trickery; Loss or damage if your vehicle is not securely locked and the keys removed when it is unoccupied or if reasonable precautions have not been taken to protect it.

CLAIMS

In the event of a claim please ring our claims telephone number 0870 242 1218.

DISPUTES PROCEDURE

If you wish to make a complaint about any aspect of your insurance please contact; The Risk & Compliance Director, KGM Motor Insurance, KGM House, George Lane, London, E18 1RZ. KGM Motor Insurance has internal complaint guidance for customers that are available upon request. In the event that you remain dissatisfied you can refer the matter to the Complaints Department at Lloyd's. The contact details are; Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Tel. 020 7327 5693, Fax 020 7327 5225, E-mail: complaints@lloyds.com. Complaints that cannot be resolved by the Complaints Department may be referred to; The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845-080-1800. Further details will be provided at the appropriate stage of the complaint process. The complaints procedure is without prejudice to your rights to take legal proceedings.

KGM Motor Insurance is a brand name of KGM Underwriting Agencies which is authorised and regulated by the Financial Services Authority.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the KGM Motor Insurance is unable to meet its liabilities and pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the scheme is available on the FSCS website www.fscs.org.uk.

LAW AND LANGUAGE

This insurance contract is written in English and is subject to English Law. All communications about it will be conducted in English.