

Caravan

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Caravan Legal Expenses Insurance

Financial
& Legal

Financial & Legal Insurance Company Limited is registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy coverages and exclusions and is not personalised to your specific needs.

What is this type of insurance?

This is a Caravan Legal Expenses Insurance Policy, which will protect you in relation to legal disputes.



What is insured?

- ✓ **Contract Disputes** – Cover in relation to an agreement or alleged agreement that you have entered in to in a personal capacity in respect to your caravan.
- ✓ **Site Owner Disputes** – Cover in relation to a contract dispute with the site owner where your caravan is situated.
- ✓ **Legal Defence** – Cover in respect of your rights relating to a prosecution in a criminal court in respect to your caravan.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ Any prior claims, which you knew about before the start of the policy
- ✗ Any prior costs or expenses incurred before a claim is made
- ✗ Any fraudulent, dishonest, deliberate or violent act carried out by you
- ✗ Any claim that is more than the limit of liability and the annual aggregate limit
- ✗ Any excess applicable



Are there any restrictions on cover?

- ! For each claim there must always be reasonable prospects of success; there must be more than a 50% chance of you recovering damages, defending a claim or prosecution or obtaining a legal remedy
- ! You must seek and follow our claims and advice service, and continue to do so
- ! A claim must be reported immediately once you are aware of it



Where am I covered?



The policy will cover you in the United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must provide us with full and accurate information.
- You must cooperate fully with us and provide within a reasonable time, any requested information and documentation we ask for.
- You must observe the terms and conditions under the policy.

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When and how do I pay?

You should make payment to your Broker. This may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for a maximum of 12 months from the date that you requested your policy to start. The dates will be shown on your certificate of insurance.



How do I cancel the contract?

You may cancel your policy within 14 days of its inception, without any premium charge, provided there have been no claims. Thereafter, you may cancel the policy at any time however no refund of premium will be available. If you cancel the policy, you must write to.