

Frank Pickles Touring Caravan Legal Expenses

Insurance Product Information Document

Company: Frank Pickles (Insurance Brokers) Ltd
Registered in England (no.676453)
Regulated and authorised by the Financial Conduct
Authority (no. 305297)

Product: Touring Caravan Legal Protection

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Touring Caravan Legal Protection provides insurance to cover up to £50,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Contract Disputes:** To pursue or defend a legal action following a breach of a contract you have for buying or renting goods or services and selling goods in connection with the caravan including the purchase or sale of the caravan or a dispute over the pitch.
- ✓ **Personal Injury:** To pursue a legal action following an accident resulting in your personal injury or death against the person or organisation directly responsible.
- ✓ **Uninsured Loss Recovery:** To pursue a legal action for financial compensation for uninsured losses arising from a collision causing damage to the caravan against those responsible.
- ✓ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to the caravan.
- ✓ **Criminal Prosecution Defence:** To defend proceedings brought against you as a result of a prosecution in a court of criminal jurisdiction where you are charged for committing a criminal offence directly and solely arising from your ownership or use of the caravan.



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-inception incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of success:** We won't cover any legal action if there are not prospects of success. This is where the likelihood of winning is less than 50%.
- ✗ **Minimum amount in dispute:** We won't cover claims for Contract Disputes if the amount in dispute is less than £250 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✗ **Conflicts:** We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £250 of any claim under the Property Infringement section of cover.
- ! **Qualifying period:** There is a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your own advisers' costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in The European Union including The United Kingdom, the Channel Islands and the Isle of Man.



What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 180 days of you becoming aware of the insured incident.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



When does the cover start and end?

From the start date (shown on your caravan insurance schedule) for 12 months.



How do I cancel the policy?

If you decide to cancel your policy, you can either:

- Confirm in writing to Frank Pickles Insurance, 33/35 Cross Green, Otley, LS21 1HD
- Send an email to cancel@frankpickles.co.uk

Please confirm the date cover is to cease, the reason you wish to cancel the policy, your full name, policy number, address and postcode.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.