

## 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.**

This Touring Caravan Insurance Policy is arranged and administered by Frank Pickles (Insurance Brokers) Ltd with the Underwriters, Isle of Man Assurance Limited (IOMA or the Underwriter) and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

Isle of Man Assurance Limited is an Isle of Man company (No 003792C) authorised by the Isle of Man Financial Services Authority whose registered office is IOMA House, Hope Street, Douglas, Isle of Man, IM1 1AP. Isle of Man Assurance Limited is authorised and regulated by the Financial Conduct Authority for certain UK business, FCA Register No 142307\*. Frank Pickles (Insurance Brokers) Ltd is authorised and regulated by the Financial Conduct Authority, FCA Register No 305297.\*

\* This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk).

### Caravan & Caravan Contents (Section 1)

Summary of what is covered	Summary of what is NOT covered
<p><b>Caravan</b></p> <p>The caravan including:</p> <ul style="list-style-type: none"> <li>Standard manufacturer's fixtures and fittings and approved dealer fitted accessories.</li> </ul> <p><b>Loss or damage by the following causes</b></p> <ul style="list-style-type: none"> <li>Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood.</li> </ul> <p><b>Additional Cover</b> (Extra benefits included as standard)</p> <ul style="list-style-type: none"> <li>Additional cost of removing the caravan to nearest repairer and returning it to its usual storage address, as shown on your policy schedule</li> <li>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.</li> </ul> <p><b>New For Old</b> (Only applies if shown in the policy schedule)</p> <ul style="list-style-type: none"> <li>If the caravan is less than 10 years old at inception or renewal of the policy, we will replace it without deduction of wear and tear, provided your sum insured is the new replacement cost.</li> </ul> <p><b>Use in the Continent of Europe</b> (Only applies if shown in the schedule)</p> <ul style="list-style-type: none"> <li>Cover extends to include use on the Continent of Europe including the journey by recognised sea routes.</li> </ul>	<p>Your policy will not pay:</p> <ul style="list-style-type: none"> <li>While the caravan is being used as a permanent residence or for any trade, business or profession, or whilst rented out.</li> <li>For loss or damage to generators.</li> <li>Chewing, scratching, tearing or fouling by animals.</li> </ul> <p>In relation to theft of the caravan:</p> <ul style="list-style-type: none"> <li>The caravan must only be stored at your home when not in use or at a CaSSOA approved storage location or at a storage address notified to your agent and approved by us.</li> <li>If the caravan is both <b>Unattended</b> and in use you must ensure it cannot be moved by the fitting of a hitch lock and either a wheel or axle lock.</li> <li>If the caravan is detached from the towing vehicle and <b>Unattended</b> the caravan must be secured by the fitting of a hitch lock and either a wheel or axle lock.</li> <li>Cover for theft of the caravan or of any unfixed items within the caravan is excluded if the caravan is left <b>Unattended</b> in a lay-by or any informal parking area.</li> </ul>

## Caravan Contents and Awning

The replacement of your caravan contents and awning up to the sum insured shown on your policy schedule.

### Loss or damage by the following Causes

Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood.

## Summary of what is NOT covered

- any item of personal effects, clothing and luggage, audio and visual equipment and sports equipment over £250
- 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
- theft of any item of personal effects, clothing and luggage, audio and visual equipment and sports equipment, whilst the caravan is in use, if the caravan is not securely locked and windows closed
- Pedal cycles
- loss or damage to awnings and tents caused by weather conditions or if not attached securely to the caravan.
- any property more specifically insured.
- loss or damage caused by domestic pets (e.g. chewing, scratching, tearing or fouling)

## Excess

The following excesses are payable. Please refer to your policy schedule for full details of the excesses that apply to your policy.

**Caravan & Caravan Contents (Section 1) – all claims £100**

## 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 third party property occurring during the period of insurance in connection with the use of the caravan

The total amount we will pay in respect of all damages arising from one source or original cause will not exceed the limit of indemnity stated in your policy schedule.

### Summary of what is NOT covered

- liability arising from:

- a) any trade, business or profession or while your caravan is rented out
- b) any wilful or malicious acts by you or your family
- c) the ownership or possession of an animal included under the Dangerous Dogs Act 1991 (and any amending legislation)
- d) the caravan while attached by any means to a vehicle
- e) 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.

- any claim or claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of asbestos.

## 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: 0191 258 8174

Alternatively you can E-mail: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

### Rights of Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please notify your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, your agent will then refund your premium in full (an agent administration charge will apply).

Thereafter you may cancel the insurance cover at any time by informing your agent. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period of Your Policy shown on Your Policy Schedule (an agent administration charge will apply).

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 7 days notice in writing (which will be by email if **You** have provided us with an email address) where there is a valid reason for doing so. A cancellation notice will be emailed to you at the email address last notified. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period of Your Policy.

### Your Satisfaction

### Complaints Procedure

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

If your complaint is about your policy please contact your agent:

Frank Pickles (Insurance Brokers) Ltd  
33-35 Cross Green  
Otley  
LS21 1HD  
Tel: 01943 850123

If your complaint is about any aspect of service you have received from the Underwriter please contact:

The Compliance Officer  
Isle of Man Assurance Limited  
IOMA House  
Douglas  
Isle of Man  
IM1 1AP  
Tel: 01624 681200  
Email: [info@iomagroup.co.im](mailto:info@iomagroup.co.im)

If it is not possible to reach an agreement with your agent, 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  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Tel: 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you cannot settle your complaint with the Underwriter, depending upon its nature, you may be able to refer it to the Financial Ombudsman Service in the UK as detailed above. If your complaint does not fall within the remit of the Financial Ombudsman Service in the UK you may have a right of referral to the Isle of Man Ombudsman, the Isle of Man Financial Services Ombudsman Scheme at:

The Financial Services Ombudsman Scheme  
Isle of Man Office of Fair Trading  
Government Building  
Lord Street  
Douglas  
Isle of Man IM1 1LE  
Tel: 01624 686500  
Email: [ombudsman@iomofft.gov.im](mailto:ombudsman@iomofft.gov.im)

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.

### Compensation Scheme

Isle of Man Assurance Limited is covered by the United Kingdom Financial Services Compensation Scheme (FSCS). Eligible holders of insurance policies issued by Isle of Man Assurance Limited who are resident in the UK may be protected by the UK Financial Services Compensation Scheme if IOMA should be unable to meet its liability to them. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

### The Law Applicable to This Contract

This policy is governed by English Law. If there is a dispute, it will only be dealt with in the courts of England. The language used in the policy and any communications relating to it will be in English.

## Data Protection

The data supplied by you to us will only be used for the purposes of processing your policy, including underwriting, administration and handling any claim which may arise. Your information will be processed by your agent in compliance with the provisions of the Data Protection Act 1998 and other applicable data protection legislation. All information held by Isle of Man Assurance Limited (IOMA) will be treated as private and confidential in compliance with the provisions of the applicable data protection legislation. IOMA will use and disclose the information held about you in the course of arranging, placing and administering your insurance. This may involve passing information about you to other insurers, intermediaries and other third parties involved such as solicitors, loss adjusters, engineers, repairers, replacement companies etc. IOMA may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. IOMA may respond to enquiries by the Police concerning your policy in the normal course of their investigations and where it is necessary to administer your policy effectively or to protect your interests.

You are entitled upon the payment of an administration fee to inspect the personal data which held about you. If you wish to make such an inspection please contact your agent in the first instance.

In the interests of security and to improve service, telephone calls you make to the underwriter maybe monitored and/or recorded.

## Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may:

share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

FRANK  
PICKLES  
— EST. 1960 —

This Touring Caravan Insurance is administered by Frank Pickles (Insurance Brokers) Ltd whose registered office is at 33/35 Cross Green Otley West Yorkshire LS21 1HD and is registered in England No. 676453

Underwritten by Isle of Man Assurance Ltd,  
Registered in the Isle of Man No. 003792C.

Registered Office: IOMA House, Hope Street, Douglas, Isle of Man, IM1 1AP

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