

Touring Caravan Legal Costs Policy Summary

Some important facts about your Touring Caravan Legal Costs insurance Policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd (Us/Our/We).

Your Legal Costs cover is valid for the same duration as the Touring Caravan Insurance Policy with which it is provided. Your Legal Costs cover applies to the owner of the caravan and any authorised person occupying or using the caravan with the owners' consent. Under the Uninsured Loss Recovery and Personal Injury Section, cover extends to any passenger or driver of the towing vehicle.

It is a key condition of this insurance that reasonable prospects for a successful outcome must exist before any claim for legal costs can be accepted.

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal Expenses of up to £50,000 per claim are covered.	<p>This insurance covers the legal costs incurred by our panel solicitors or their agents.</p> <p>You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be prospects of a successful outcome and advisers' costs must be proportionate to the benefit of the claim.</p>	All
<p>Legal costs to:</p> <p>Negotiate your legal rights in a contractual dispute over the sale or purchase of the Caravan.</p>	There is no cover for claims arising before you purchased the policy to which this cover attaches.	Contract Disputes
<p>Legal costs to pursue:</p> <p>A legal action following an accident resulting in your personal injury or death against the person or organisation directly responsible.</p>	There is no cover for any claims arising from medical or clinical treatment, advice, assistance or care.	Personal Injury
<p>Legal costs to pursue:</p> <p>A legal action for financial compensation for uninsured losses</p>		Uninsured Loss Recovery

arising from a collision causing damage to the caravan against those responsible.		
Legal costs to pursue: A civil action relating to the Caravan following any nuisance or trespass.	You are responsible for the first £250 of any claim (the excess).	Property Infringement
Legal costs to defend: Criminal prosecutions brought against you arising from your ownership or use of the Caravan.	Arising from something you have done, knowing it to be wrongful or ignoring that possibility.	Criminal Prosecution Defence
Legal Helpline available 24/7		

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

You should telephone **0344 770 1040** and quote “**Frank Pickles – Touring Caravan Legal Expenses**” to obtain advice and request a claim form. Alternatively, you can submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Upon return of a completed claim form we will assess the claim and if covered, send details to the adviser who will then contact you directly.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD

Tel 01206 615000

Email customerservice@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100