

The Caravan Guard Tourer Caravan insurance policy is underwritten by Royal & Sun Alliance Insurance plc. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable. The following table provides only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request, On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

The Caravan, Equipment and Personal Effects: If you select Caravan and Equipment the following will automatically be included. Personal Effects are only insured if stated on the policy schedule:

Features & Benefits	Significant Exclusions or Limitations
<p>Loss or damage to the caravan, whilst it is:</p> <ul style="list-style-type: none"> a) Being used for social, domestic and pleasure purposes b) Being towed behind any vehicle and while detached c) In the custody or control of, any caravan manufacturer, supplier, repairer, engineer or road vehicle recovery service d) Within the United Kingdom, the Channel Islands and the Isle of Man e) Within Europe (see policy wording for countries included) for up to 90 days for any one trip and in transit between countries <p>Loss or damage to the caravan, its equipment and personal effects while in and around the caravan or towing vehicle. The caravan equipment is also covered whilst stored at home.</p>	<ul style="list-style-type: none"> • High risk items (<i>see definition within policy wording</i>). • Theft or attempted theft of the caravan whilst it is unattended and detached from the towing vehicle unless it is fitted with a proprietary hitchlock AND wheelclamp OR an axle wheel lock device (eg AL-KO Secure Wheel Lock) or any other axle wheel lock device of proprietary make OR the wheels are removed and stored away from the caravan OR it is secured with a security device agreed in writing by Caravan Guard. • Theft of the caravan (including equipment and personal effects) whilst attached to the towing vehicle unless the ignition keys are removed from the towing vehicle. • Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration. • Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals. • Malicious damage or theft by or with the connivance of any occupant or user. • Cover is limited to £250 for any one personal effect. • Theft of equipment and personal effect when the caravan is unoccupied unless there has been violent or forcible entry. • When the caravan is not in use the address where the caravan is stored and the security in place must be notified to and agreed by Caravan Guard. • For high value caravans Caravan Guard may request an approved satellite tracking system is fitted. If this is the case, theft cover will only apply if the caravan is protected by this specified security device.
<p>Alternative accommodation costs if your caravan becomes uninhabitable as a result of damage insured by this policy and you are deprived of the use of the caravan due to loss or damage covered by the policy.</p>	<ul style="list-style-type: none"> • Alternative accommodation costs are only applicable while the caravan is away from its normal place of storage or being used for holiday or touring or if you have made firm arrangements for a future holiday prior to the date of the damage. • Cover is limited to up to £50 per day and up to 14 days in total.
<p>Customs duty incurred after the temporary importation of the caravan if you are unable to return the caravan to the United Kingdom.</p> <p>Reasonable cost of protection and removal to the nearest repairers and return to your home or noted storage address if the caravan is disabled by damage covered by this policy.</p>	
<p><u>Legal Liability</u> Legal liability for compensation arising from the ownership, custody or control of the caravan up to £2,000,000.</p>	<ul style="list-style-type: none"> • Any liability arising from any deliberate, willful or malicious act. • Any liability arising from the caravan being used for any trade or business purpose. • Liability arising for damage occurring whilst the caravan is being towed or if it becomes detached from the towing vehicle. • Liability for you or your family.
<p><u>Fatal Injury</u> Up to £15,000 for you or your family for any accidental injury inside or within the immediate vicinity of the caravan, which proves fatal within 12 months of its occurrence.</p>	<ul style="list-style-type: none"> • Anyone aged under 16 or over 85 at the time of the loss. • Suicide or attempted suicide

General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.

General Conditions & Exclusions	Policy Section
<p>You must at all times keep the sum insured at a level that represents the full value, failure to comply with this may jeopardize your claim or cover.</p> <p>Confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.</p> <p>Damage or liability arising while the caravan is being used as a permanent residence or used in connection with any trade or profession.</p>	<ul style="list-style-type: none">• See sections specified in Table 1

Excesses & Limits	Policy Section
<ul style="list-style-type: none">• The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.• The first £500 of any claim for damage caused by storm, flood or escape of water from any fixed water installation during the period between 1st November and 15th March if the caravan is not in use, unless it is kept at the home or at a storage site which provides daily supervision and inspection of the caravan or inside fully enclosed premises.	<ul style="list-style-type: none">• See sections specified in Table 1

Important Information

Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by contacting, Caravan Guard, New Road, Halifax, HX1 2JZ.

Your right to cancel the policy extends for 14 days from the later of:

- The day you are informed that the policy has commenced, and
- The day on which you receive the full terms and conditions of your policy.

On receipt of your notice and the return of your policy documents we will refund any premiums already paid, except when you have already made a claim under your policy.

You may cancel the policy after the first 14 days by contacting Caravan Guard. A proportionate refund of the annual premium will be allowed, provided no claim has been made, in the current period of insurance. A 25% administration charge will be deducted from the refund or if you pay by monthly installments an administration charge of 25% of the unpaid installments will be made.

We may cancel this policy by giving you 7 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made.

Claims

Should you wish to make a claim under your Caravan Guard Insurance policy you should call the Claims Helpline on 0845 076 0432. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the duty manager at Caravan Guard, see table below. They will tell you what they will do to resolve your concerns and how long it will take.

In the unlikely event that you remain dissatisfied and wish to make a complaint please contact the Royal & SunAlliance Customer Relations Office, see table below.

If the Royal & SunAlliance Customer Relations Office cannot resolve the matter to your satisfaction, they will provide you with their final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service, see table below.

Caravan Guard	Customer Relations	Financial Ombudsman Service
Duty Manager Caravan Guard New Road Halifax HX1 2JZ	Customer Relations Manager Royal & SunAlliance Bowling Mill Dean Clough Industrial Park Halifax HX3 5WA	Insurance Division The Financial Ombudsman Service South Quay Plaza 183 Marsh Wall E14 9SR

If you make a complaint, your right to legal action against us is not affected.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Service Compensation Scheme (FSCS).

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annual or by monthly installments. Annual premiums may be paid by direct debit, credit/debit card or by cheque. Monthly installments can only be paid by direct debit through Premium Credit Limited (8% interest charge, 18.5% APR).

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting the premiums and automatically renew the policy. For other renewal payments, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premium paid, as described in "Your right to cancel the policy" section.

Termination of the contract

You may cancel the contract by giving Caravan Guard 14 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. A 25% administration charge will be deducted from the refund.

We may cancel the policy by giving you at least 14 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in the policy and any communications relating to it will be English.

Royal & SunAlliance

The Caravan Guard Tourer Caravan insurance policy is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Services Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

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