

keyfacts

about our insurance services



Caravan Guard Limited,
Gordon House, Charles Street,
Halifax, West Yorkshire, HX1 1NA

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We can only offer products from a single insurer.

The Caravan Guard Limited motorhome insurer is Royal & Sun Alliance Insurance plc. Motorhome Uninsured Loss Recovery Insurance is provided and operated by Motorist Services Limited. Motorhome breakdown cover is provided and operated by Inter Partner Assistance.

The Caravan Guard Limited tourer caravan insurer is AXA Insurance UK plc.

Caravan holiday home insurance is available through Leisuredays (a trading name of Caravan Guard Limited), the insurer is AXA Insurance UK plc.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for motorhome, caravan holiday home or tourer caravan insurance.
- You will not receive advice or a recommendation from us for motorhome, caravan holiday home or tourer caravan insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- A fee
- No fee

We normally receive a commission from the insurer with whom we place your business. In addition you should be aware that as a result of arranging the insurance we may receive additional income from interest earned on monies passing through our bank accounts and income derived from arranging premium financing.

An administration charge of £10 will be made for issuing duplicate documents.

An administration charge of £10 will be made for use of Royal Mail Special Delivery.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Caravan Guard Limited (and Leisuredays a trading name of Caravan Guard Limited), Gordon House, Charles Street, Halifax, HX1 1NA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 310409. Our permitted business is advising, arranging, dealing in and assisting with the placing and administration of general insurance contracts. 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.

6. What to do if you have a complaint

If you wish to register a complaint, please write to Caravan Guard Limited, Complaints Department, Gordon House, Charles Street, Halifax, HX1 1NA. Alternatively, telephone 01422 398698, fax 01422 357367 or email info@caravanguard.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

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