



tourer insurance policy summary



Trust us to insure your freedom



Caravan Guard



# Tourer Policy Summary

AXA Insurance UK plc

The significant benefits, conditions and exclusions that apply to Caravan Guard touring caravan insurance are included in this policy summary. We recommend you read the full policy document, which contains the full details and conditions. A policy document will be provided at completion of your contract, for a specimen policy please contact Caravan Guard.

## Type of Insurance and Cover

Insurance for tourer caravan owners. This insurance provides cover for your caravan, caravan equipment and personal effects. The maximum amount we will pay is the sum insured shown within your policy wording or in the policy schedule.

## Conditions

- You must at all times keep the sum insured at a level that represents the full value, failure to comply with this may jeopardise your claim or cover.
- 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 that 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.

## Features and Benefits

### Section 1a - The Caravan and Equipment

**1b - Personal Effects** – *only covered if stated in the schedule.*

- Loss or damage to the caravan whilst it is:
  - 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.
- 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.
- Limit of £250 for any one personal effect.

### Special Extensions

- Alternative accommodation costs if you are deprived of the use of the caravan due to loss or damage covered by the policy up to £50 per day and up to 14 days in total.
- Customs duty incurred after the temporary importation of the caravan if you are unable to return the caravan to the United Kingdom.
- Reasonable costs of protection and removal to the nearest repairers and return to your home if the caravan is disabled by damage covered by this policy.

### Section 2 – Liability to the Public

- Legal liability for compensation arising from the ownership, custody or control of the caravan up to £2,000,000.

### Section 3 – Compensation for Fatal Injury

- Up to £15,000 for you or your family for any accidental injury occurring inside or within the immediate vicinity of the caravan which proves fatal within 12 months of its occurrence.

### Significant or unusual Exclusions or Limitations:

- The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.

### General Exclusions:

- Confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.
- Damage or liability arising while the caravan is being used as a permanent residence or used in connection with any trade or profession.

### Exclusions under Section 1a - The Caravan and Equipment and Section 1b – Personal Effects:

- 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 1<sup>st</sup> October and 31<sup>st</sup> 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.
- 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 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 whilst attached to the towing vehicle unless the ignition keys are removed from the towing vehicle.
- Motor vehicles, sports equipment, trailers, pedal cycles, watercraft, aircraft or any equipment used for winter or water sports.
- High risk items - *See full definitions within the policy wording.*
- 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, theft or conversion by or with the connivance of any occupant or user.

### Exclusion under Special Extensions

- 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.

### Exclusions under Section 2 – Liability to the Public:

- Any liability arising from any deliberate, wilful or malicious act.
- Any liability arising from the caravan being used for any trade or business purpose.
- Liability arising from damage occurring whilst the caravan is being towed or if it becomes detached from the towing vehicle.
- Liability for you or your family.

### Exclusions under Section 3 – Compensation for Fatal Injury:

- Anyone aged under 16 or over 85 at the time of the loss.
- Suicide or attempted suicide.

### Duration

This is an annual policy and may be renewed each year subject to the terms and conditions then applicable.

### Claim Notification

To make a claim contact 0870 85 00 445. Full details of how to claim are included in the policy document.

### Making Yourself Heard

Any complaint you may have should in the first instance be addressed to Caravan Guard. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance UK plc.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the Policy Wording.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)



Other

# 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 writing to Caravan Guard, Gordon House, Charles Street, Halifax, HX1 1NA.

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, unless we have already been notified of a claim.

## Termination of the contract

You may cancel the policy after the first 14 days by sending written notice to 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.

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.

## 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 premiums and automatically renew the policy unless you tell us before the renewal date to change or cancel the cover. For payment by cheque or credit / debit card, 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 premiums paid, as described in "Your right to cancel the policy".



Other

# important

information

## Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit / debit card or by cheque. Monthly instalments can only be paid by direct debit through Premium Credit Limited (8% interest charge, 18.5% APR).

## The law and language applicable to the policy

The law of England and Wales governs the policy unless agreed otherwise. The language used in this policy and any communications relating to it will be English.

## AXA Insurance UK plc

Caravan Guard tourer caravan insurance is underwritten by AXA Insurance UK plc, who are authorised and regulated by the Financial Services Authority. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.

Questions? Give us a call on

**08450 717171** (Local call rates apply)

**OPEN 7 DAYS:** 8am - 8pm Monday to Friday 9am - 4pm Saturday & Sunday  
(Including Bank Holidays)

AXA Insurance UK plc (No. 78950). Registered Office: 107 Cheapside, London, EC2V 6DU  
Authorised and regulated by the Financial Services Authority.

For your protection, telephone calls will be recorded and may be monitored.

Caravan Guard Ltd, Gordon House, Charles Street, Halifax, HX1 1NA

E-mail: [info@caravanguard.co.uk](mailto:info@caravanguard.co.uk) Internet: [www.caravanguard.co.uk](http://www.caravanguard.co.uk)

Caravan Guard Ltd is authorised and regulated by the Financial Services Authority.

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