

Caravan Guard Touring Caravan insurance is underwritten by Royal & Sun Alliance Insurance plc (RSA). The Legal Expenses optional cover is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd. It is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide 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 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.

## Table 1 - Caravan, Equipment and Personal Possessions

If you select Caravan and Equipment the following will automatically be included. Personal Possessions 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> <ol style="list-style-type: none"> <li>Being used for social, domestic and pleasure purposes by you</li> <li>Being towed and whilst detached</li> <li>In the custody or control of, any caravan manufacturer, supplier, repairer, engineer or road vehicle recovery service</li> <li>Within the United Kingdom, the Channel Islands and the Isle of Man</li> </ol> <p>Loss or damage to your caravan and equipment by any insured cause, occurring during the period of insurance. The equipment is covered while in or about the caravan or towing vehicles and whilst being stored at your home.</p>	<p><b>IMPORTANT:</b>  <b>You will not be insured for theft unless you have complied with the security and storage requirements (see p.13 of your Policy Booklet)</b></p> <ul style="list-style-type: none"> <li>When <b>Your Caravan</b> is unattended and detached from the towing vehicle <b>We</b> will not pay for the theft or attempted theft of <b>Your Caravan, Equipment or Personal Possessions</b> unless all security devices detailed on <b>Your Schedule</b> are in full and effective use at the time of theft and are fully maintained in accordance with manufacturer's recommendations, including any subscriptions being paid.</li> <li>Theft or attempted theft of your Caravan, Equipment or Personal Possessions if the ignition key or anything that replaces it (such as a special card) is left in or about the towing vehicle or your caravan.</li> <li>Theft of Equipment and Personal Possessions when the caravan is unoccupied unless there has been violent or forcible entry.</li> <li>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.</li> <li>High risk items (<i>see definition within policy wording</i>).</li> <li>Mechanical or electrical breakdown, depreciation, wear and tear, rusting, fading, anything that happens gradually or dyeing.</li> <li>Loss or damage caused by chewing, scratching, tearing or fouling by domestic animals.</li> <li>Malicious damage or theft by, or with the collusion of, any occupant or user.</li> <li>Cover is limited to £300 for any one Personal Possession.</li> <li>Between the 1st November and 15th March, we will not pay for damage caused by water freezing in any fixed water or heating installation or damage by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation unless you drain down all your caravan's water systems and internal sanitary systems when the caravan is not in use.</li> </ul>
<p><b>Ill Driver</b>            If whilst towing the Caravan in the United Kingdom the driver becomes too ill to drive and no other passenger is able to drive, we will cover the cost of standard rail fare for the driver to return home.</p> <p>We will also pay the cost of returning your Caravan to the Storage Location and tow car to your home address.</p>	<ul style="list-style-type: none"> <li>£1,000 in any Period of Insurance.</li> </ul>
<p><b>Legal Liability</b>            Legal liability for compensation arising from the ownership, custody or control of the caravan up to £2,500,000.</p>	<ul style="list-style-type: none"> <li>Any liability arising from any deliberate, willful or malicious act.</li> <li>Any liability arising from the caravan being used for any trade or business purpose.</li> <li>Liability arising for damage occurring whilst the caravan is being towed or if it becomes detached from the towing vehicle.</li> <li>Liability for you or your family.</li> </ul>

<p><b>Fatal Injury</b> Up to £25,000 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"> <li>• Anyone aged under 16 or over 85 at the time of the loss.</li> <li>• Suicide or attempted suicide.</li> </ul>
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## Table 2 - Additional Insurance Cover

In addition to the Caravan cover level you have selected and the cover detailed above, you can choose to add any of the following additional cover to your Caravan Insurance:

Features & Benefits	Significant Exclusions or Limitations
<p><b>European Cover</b> Customs duty incurred after the temporary importation of the caravan if you are unable to return the caravan to the United Kingdom.</p> <p>Finding a suitable repairer and arranging necessary towing.</p> <p>Cost of returning your caravan home if the caravan is disabled by damage covered by this policy and cannot be repaired within a period.</p>	<ul style="list-style-type: none"> <li>• The cover limit in any one Period of Insurance is noted on your Schedule. The following options are available: 180 days European Cover 240 days European Cover</li> </ul>
<p><b>Emergency Accommodation Expenses</b> 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"> <li>• Cover to hire a replacement caravan or other alternative accommodation will not apply if your Caravan is uninhabitable and the repair or replacement cannot be completed before a future booked holiday.</li> <li>• The cover limit in any one Period of Insurance is noted on your Schedule. The following options are available: £75 per day for up to 15 days £100 per day for up to 30 days</li> </ul>

## 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 of your property for the cover basis selected (i.e. new for old or market 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"> <li>• See sections specified in Tables 1 &amp; 2</li> </ul>

Excesses & Limits	Policy Section
<ul style="list-style-type: none"> <li>• The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.</li> </ul>	<ul style="list-style-type: none"> <li>• See sections specified in Tables 1 &amp; 2</li> </ul>

### Table 3 - Legal Expenses cover (optional)

Some important facts about your Touring Caravan Legal Expenses 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 Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the Touring Caravan Insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to you and other family members who reside with you.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal Expenses of up to £100,000 per claim are covered.</p> <p>Refer to individual sections for specific section limits.</p>	<p><b>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</b></p> <p><b>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</b></p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>Territorial Limits for Uninsured Loss Recovery are European Union and for all other sections are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims arising from a dispute between you and someone you live with or have lived with</li> </ul>	<p><b>All</b></p>
<p>Legal Helpline 24/7.</p>		
<p><b>Legal costs of up to £50,000 to pursue or defend:</b> An action following a breach of a contract you have for buying or renting goods or services and selling goods in connection with the caravan including the purchase or sale of the caravan.</p>	<p>The contract must have been made after you first purchased this insurance unless you have held this or equivalent cover with us or another insurer continuously from or before the date on which the agreement was made.</p>	<p><b>Contract Disputes</b></p>
<p><b>Legal costs of up to £100,000 to pursue:</b> An action for financial compensation for uninsured losses arising from a road traffic accident involving a vehicle or caravan against those responsible.</p>	<p>There is no cover for claims relating to an agreement you have entered into with another person or organisation</p>	<p><b>Uninsured Loss Recovery</b></p>
<p><b>Legal costs of up to £100,000 to pursue:</b> Personal injury claims against the responsible person / organisation.</p>	<p>There is no cover for claims arising from an allegation of clinical or medical negligence.</p>	<p><b>Personal Injury</b></p>
<p><b>Legal costs of up to £5,000 to pursue:</b> An action before an employment tribunal for breach of your contract of employment.</p>	<p>The alleged breach must have occurred at least 90 days after this cover or equivalent continuous cover started.</p>	<p><b>Employment Disputes</b></p>

## Important Information

### Your right to cancel

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 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.

If you cancel the Policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current Period of Insurance, provided no claim has been made during the current Period of Insurance. Caravan Guard will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If your premium is paid under a monthly instalment scheme Caravan Guard will charge a cancellation administration fee (as stated in their Terms of Business Agreement). Please note, any premium paid in the respect of Legal Expenses is non refundable after 14 days.

We may cancel this policy by giving you 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, unless a claim has been made. There will be no refund of the Legal Expenses (optional cover) premium outside the first 14 days.

### Claims

Should you wish to make a claim under your Caravan Guard Insurance policy you should call the Claims Helpline on 01422 501083. 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.

If you wish to make a claim for Legal Expenses or as soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on 01206 616 007 and quote “**Caravan Guard Touring Caravan Legal Expenses**”.

### Compensation

Royal & Sun Alliance Insurance plc and Arc Legal Assistance Ltd are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

### Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact:

Caravan Guard - if you have cause for complaint regarding your insurance policy, sale or service.

RSA - if you have cause for complaint regarding a claim.

Arc Legal Assistance Ltd - if you have cause for complaint regarding the Legal Expenses section.

You will be advised what will be done to resolve your concerns and how long it will take.

Caravan Guard	RSA	Arc Legal Assistance Ltd	Financial Ombudsman Service
Customer Relations Team New Road Halifax HX1 2JZ Tel: 01422 396 777 Email: <a href="mailto:info@caravan-guard.co.uk">info@caravan-guard.co.uk</a>	RSA Customer Relations Team P O Box 2075 Livingston EH54 0EP	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD Tel: 01206 616 007 Email: <a href="mailto:claims@arclegal.co.uk">claims@arclegal.co.uk</a>	Insurance Division The Financial Ombudsman Service Exchange Tower London E14 9SR

If they cannot resolve the matter to your satisfaction, they will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

### 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 credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

### 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.

**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.

**Financial Sanctions**

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

**Caravan Guard**

Caravan Guard Limited are authorised and regulated by the Financial Conduct Authority under Registration No. 310409. You can check this on the FCA Register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0800 111 6768 (landlines) or 0207066 1000 (mobiles). Caravan Guard Limited are registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

**Royal & Sun Alliance Insurance plc (RSA)**

The Caravan Guard Touring Caravan insurance policy is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Conduct Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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