

keyfacts

Policy Summary Cover

Underwritten by Certain Underwriters at Lloyd's.

Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

Administered by Leisure Underwriting Agents.

Leisure Underwriting Agents is a trading name of K. Drewe Insurance Brokers Limited who are authorised and regulated by the Financial Services Authority.

This policy summary does not contain full details and conditions of this insurance, these are located in your policy wording.

Type of Insurance and Cover

- This insurance provides cover for touring and static caravans used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy wording or on the policy schedule.

Duration: This is an annually renewable policy. The period of insurance will be shown on your schedule.

Features and benefits included automatically	Significant Exclusions or Limitations	Policy section information can be found in
<p>Loss or damage to the Caravan including fixtures and fittings and Equipment - including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like used in conjunction with the caravan.</p> <p>Optional loss or damage to Contents and Personal Effects - including clothing, luggage and general household goods used in conjunction with the caravan.</p>	<ul style="list-style-type: none"> • Theft: Caravans less than 23 feet in length, left unattended for 2 hours or more, will not be covered for theft or attempted theft unless a proprietary wheel clamp or hitch lock are fitted. • Any loss or damage whilst the caravan is let for hire or reward other than a static caravan on a fixed site. • Excluding: money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £25, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor driven vehicles of any kind or their accessories, cycles or waterborne craft. • Theft of any item left in an unlocked caravan. • Awnings are excluded unless specified on the schedule – see Optional Cover for further details. <p>Contents and Personal Effects</p> <ul style="list-style-type: none"> • A single article limit of £300 applies. 	<p>Section A – Caravan, Contents, Personal Effects and Awnings.</p>
<p>Replacement as New - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 12 months from purchase new and the sum insured representing the present day purchase price of the caravan.</p> <p>For an additional premium New for Old cover can be extended to 60 months.</p>	<ul style="list-style-type: none"> • The sum insured must represent the present day purchase price as new of the caravan or its equivalent model. 	<p>Section A - Caravan, Contents, Personal Effects and Awnings. Basis of Claims settlement. The Policy Schedule. If this cover is in force it will show on your schedule of insurance.</p>
<p>Liability to the Public - indemnity in respect of injury to third parties up to £2 Million.</p>	<ul style="list-style-type: none"> • While the caravan is attached to a mechanically propelled vehicle. • If the caravan or part thereof becomes detached from any towing vehicle. • Any liability in respect of any vehicle being used for the transportation of the caravan. 	<p>Section B – Liability to the Public.</p>
<p>Loss of Use - cover for alternative accommodation, the hire of a similar caravan. For static caravans only, loss of hire charges if the caravan is rendered uninhabitable following a claim under this policy.</p>	<ul style="list-style-type: none"> • Cover up to £25 per day, £750 in total. 	<p>Section C - Loss of Use and Hiring Charges.</p>
<p>Continental Touring Use - cover for temporary visits to Europe for a total of 60 days in any one year.</p>	<ul style="list-style-type: none"> • Cover is restricted to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands. • The following countries are excluded: Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics. 	<p>The Policy Schedule.</p>
<p>Personal Accident Benefits - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.</p>	<ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age. • Cover is limited to £500 for persons under the age of 16. 	<p>Section D – Personal Accident Benefits.</p>

Continued overleaf

Spectrum Static & Touring Caravan Insurance Summary

Facsimile: 0845 60 10 848 Tel: 0845 408 5910

The Post House, 14 Load Street, Bewdley, Worcestershire DY12 2AE



Optional Cover	Significant Exclusions or Limitations	Policy section information can be found in
<p>Awning Replacement as New – in the event of the awning being lost or damaged beyond economic repair within 7 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.</p>	<ul style="list-style-type: none"> Subject to a limit of £2,500. We are unable to insure awnings over 7 years of age. Theft or accidental loss from the awning. Any available discount will be taken into account in the settlement. 	<p>Section A – Caravan, Contents, Personal Effects and Awnings.</p> <p>If this cover is in force it will show on your schedule of insurance.</p>
<p>Emergency Travel - if the caravan is sufficiently damaged to necessitate a claim of over £1500.</p>	<ul style="list-style-type: none"> Travel costs up to a limit of £300 for the insured and 50% for a member of the insured's family not exceeding £150. If the caravan is uninhabitable following such a loss, the costs of temporary accommodation and/or expenses up to a limit of £150. 	<p>Section E – Emergency Travel.</p> <p>If this cover is in force it will show on your schedule of insurance.</p>
<p>General Exclusions</p> <ul style="list-style-type: none"> The policy excess excludes the first £75 for any claim except public liability claims. Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies. Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. Loss, destruction or damage to the caravan or equipment or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed. <p>WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.</p>		

Your Right to Cancel

You are free to cancel this policy at anytime by contacting your insurance broker who you arranged this insurance with.

If, within 15 days of either receiving your policy documentation, or the start of the period of insurance, you find that it does not meet your requirements you may cancel your policy by returning the documentation along with written instruction to the insurance broker who you arranged this insurance with. We will refund the premium paid in full provided that no claim or incident likely to give rise to a claim has been submitted.

You are not obliged to provide us with any reason for cancelling this policy within 15 days of receiving your policy documentation. However to enable us to gain a greater understanding of the needs of our customers we would welcome any comments you may have.

If you cancel after this time and there has been no claim or incident likely to give rise to a claim during the current period of insurance we will calculate the appropriate premium for the period you have been insured and refund any balance due.

Short term cancellation rates will apply if you have been insured under the policy for less than one year. After the first year insured under this contract, cancellation will be calculated on a proportionate premium for the period you have been insured and any balance due will be refunded to you. A full copy of our Cancellation Notice can be found in the policy wording.

Claim Notification

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please contact Leisure Underwriting Agents, The Post House, 14 Load Street, Bewdley, Worcestershire, DY12 2AE. Telephone: 0845 33 03 004. At the time of making a claim, you will be asked;

- The policy number stated on your schedule.
- A brief description of the circumstances surrounding your loss or damage.
- The name of the insurance brokers who sold you this insurance.

Our Service Commitment to You

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact either your insurance broker who you arranged this insurance with or;

The Scheme Administrators	Tel: 0845 33 03 012
Leisure Underwriting Agents	Fax: 0845 408 5926
The Post House, 14 Load Street	Email: mail@spectrumleisure.co.uk
Bewdley, Worcestershire, DY12 2AE	

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:-

Complaints Department	Tel: 020 7327 5693
Lloyd's, One Lime Street	Fax: 020 7327 5225
London EC3M 7HA	Email: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. Referral to the Financial Ombudsman will not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

Underwriters at Lloyd's are members of 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. Compensation under the scheme for:

- 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

Law Applicable to Contract

The parties are free to choose the law applicable to this contract but in the absence of agreement to the contrary the contract shall be subject to the law of the country in which you reside at the date of the contract (or in the case of a business, the law of the country in which the registered office or principal place of business is situated will apply).

If you are not resident (or in the case of a business, the registered office or principal place of business is not situated) in England or Wales, Scotland or Northern Ireland, Channel Islands or the Isle of Man, the law which shall apply is the law of England and Wales.

Legal Costs Policy Summary

This additional cover is included free of charge

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

Your Legal Costs cover is valid for the same duration as the 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 Section 2B cover extends to any passenger or driver of the towing vehicle.



Significant features and benefits included	Significant Exclusions or Limitations	Policy section
Legal advice service available 24/7		
Legal costs to negotiate: In a contractual dispute over the purchase or sale of the Caravan Following any nuisance or trespass relating to the Caravan	At least £125 plus VAT must be in dispute The Insured will be responsible for the first £250 of any claim There is no cover for any claim arising in the first 180 days of cover starting There is no cover for defending any claim	1A 1B
Legal costs to pursue: Contract claims against a person/organisation providing defective goods or services for use in or connected to the Caravan Uninsured loss and personal Injury claims arising from the use of the Caravan against the responsible person/organisation Actions for compensation arising from damage to the Caravan	At least £125 plus VAT must be in dispute There is no cover for claims arising from clinical negligence At least £125 plus VAT must be in dispute	2A 2B 2C
Legal costs to defend: Criminal prosecutions arising from the ownership or use of the Caravan Contract claims brought by a person to whom private goods have been sold	There is no cover for prosecutions alleging dishonesty or intentional violence or if the insured has already been disqualified from driving There is no cover for claims arising from offences involving drink or drugs or from parking offences At least £125 plus VAT must be in dispute	3A 3B
Legal costs of up to £50,000 per claim are covered	This insurance covers the legal costs incurred by Irwin Mitchell Solicitors. The insured is not covered for any other legal representatives costs unless court proceedings are started	All

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 Caravan insurance scheme administrators receiving your written advice of this, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

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 **0870 350 1730**

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
Lodge House
Lodge Lane
Langham
Colchester
CO4 5NE

Tel 0870 350 4400
Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/>