



Summary of Cover

STATIC CARAVAN INSURANCE

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover.

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INTRODUCTION

Underwritten by Ageas Insurance Limited, registered in England and Wales, at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, registration number 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202039.

Administered by Home and Travel Limited trading as Discount Insurance who are authorised and regulated by the Financial Conduct Authority.

Type of Insurance and Cover

- This policy will cover your caravan, its contents and personal effects for loss or damage caused by accidental damage, escape of water, fire, theft, vandalism, storm or flood only, as shown in the certificate within the territorial limits.
- 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 document or on the certificate of insurance.

Duration

This policy will be valid for 12 months, unless otherwise agreed. The period of insurance will be shown on your certificate of insurance.

FEATURES AND BENEFITS

Cover - Caravan

Loss or damage to any static caravan/holiday home which is described in the certificate or a subsequent endorsement including its fixtures and fittings and equipment, refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like of all which are your sole property.

Significant exclusions or limitations

- Where flood cover is included within your policy, please note that flood cover will not commence until 7 days after the policy comes into force.
- Flood cover is not available at every location. Your policy documents will provide this information.
- Any claim arising out of escape of water will not be covered, if the caravan, during the period between 1st November to 1st March inclusive is left unoccupied up to 48 hours, unless the water supply is turned off at the mains and all fixed water tanks and pipes are drained.
- Repair to services such as gas, water pipes, drains, sewage, telephone and electricity cables from the caravan to the mains for which you are responsible is limited to £2,500.
- This insurance, except for flood cover is extended, to include the caravan equipment and contents and personal effects temporarily removed to an adjacent locked storage unit. The underwriters' will not pay more than £250 in respect of any single article and £500 in total.

Policy section information can be found in:

Section A – The Caravan, Contents and Personal Effects.

Cover - Replacement as new

Where the caravan suffers loss or damage beyond economic repair, the underwriters will replace the caravan with a new one of the same make and model or pay the cash equivalent. The underwriters liability will not exceed the sum insured as shown in the schedule, or replace caravans over 120 months old.

Significant exclusions or limitations

- The sum insured must represent the present day purchase price as new of the caravan or its equivalent model.

Policy section information can be found in:

Section A – The Caravan, Contents and Personal Effects. Basis of Claims settlement.

Cover – Loss or damage to Contents and Personal Effects

Articles of personal use, clothing, luggage and general household goods while contained within the static caravan/holiday home and belonging to you or your family.

Significant exclusions or limitations

- Flood cover is not available in all locations, where it is covered, flood cover will not commence until 7 days after the policy comes into force.
- A single article limit of £300 applies.
- Excluding: watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses;

spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description.

- Theft from the caravan or adjacent locked storage unit unless forcible or violent means are used to gain entry.
- £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded.
- Following accidental damage, fire, theft or vandalism beyond economic repair the storage unit underwriters will pay up to a total limit of £500.
- In excess of £250 in total in any one insurance year in respect of discs, tapes, CDs, videos, DVDs and electronic games.
- In excess of £1,500 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players.

Policy section information can be found in:

Section A – The Caravan, Contents and Personal Effects. If this cover is in force it will show in your certificate.

Cover – Freezer Contents

Subject to a limit of £250, the contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction.

Significant exclusions or limitations

- Underwriters will not pay for loss or damage caused by any electricity or gas company cutting off or restricting your supply. Or loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action.
- Loss caused from food stored in frozen food cabinets greater than 10 years old.

Policy section information can be found in:

Section B – Freezer Contents. If this cover is in force it will show in your certificate.

Cover – Loss of Keys

Cover to replace locks to doors and/or windows in the caravan following damage as in Section A or loss of keys.

Significant exclusions or limitations

- Underwriters will not pay in excess of £250

Policy section information can be found in:

Section C – Loss of Keys. If this cover is in force it will show in your certificate

Cover – Liability to the Public

Indemnity in respect of injury to third parties up to £5 Million.

Significant exclusions or limitations

- 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.

Policy section information can be found in:

Section D – Liability to the Public.

Cover – Loss of Use and Hiring Charges

Cover for additional alternative accommodation, costs, or the hire of a similar caravan and loss of ground rent.

Significant exclusions or limitations

- Cover provided up to £50 per day, £1,500 in total.

Cover – Loss of Ground Rent

- The entire risk address site being forced to close as a result of fire, storm and/or flood the underwriters will pay a proportionate part of the ground rent subject to an overall limit of £1500.

Policy section information can be found in:

- Section E – Loss of Use and Hiring Charges.

Cover – Personal Accident Benefits

- Cover up to £20,000 for compensation if bodily injury is suffered which results in death or permanent disablement.

Significant exclusions or limitations

- Cover is not available to any person over 70 years of age.
- Cover is limited to £500 for persons under the age of 16.

Policy section information can be found in:

- Section F – Personal Accident Benefits.

GENERAL EXCLUSIONS

- £100 Standard policy excess.
- Loss or damage to the caravan or contents and personal effects arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the caravan or any employee or agent of you or any member of your family.
- 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 contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.

YOUR RIGHT TO CANCEL

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a period of 14 days, from the date you received your documents, in which to consider the content of your insurance policy and the extent of the cover therein. Cancellation of your policy within these 14 days is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after 14 days of the start date will be subject to cancellation fee of up to £35. We will also retain a pro-rata premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the policy less the cancellation fee of £35 (total refund in this instance would be £65).

Please note any administration fees charged for policy set up are nonrefundable if cancelled after the 14 days cooling off period.

CLAIM NOTIFICATION

In the event that you need to make a claim under your policy, you should telephone the claims line on 0370 241 2719. At the time of making a claim, you will be asked:

- The policy number stated on your certificate;
- For a brief description of the circumstances surrounding your loss or damage;
- To provide supporting documents towards any claim.

MAKING YOURSELF HEARD

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

If you have a complaint about your claim, please telephone us on the number shown in your claims documents. Alternatively you can write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints.

Please tell us your name and your claim number or policy number and the reason for your complaint.

Phone calls may be recorded.
Customer Service Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

We promise to:

- Try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days;
- Tell you the name of the person managing your complaint when we send our acknowledgement letter; and
- Aim to resolve your complaint within 20 working days. If this is not possible for any reason, we will write to let you know when we will contact you and provide you with our final response.

Financial Ombudsman Service

You may be able to pass your complaint to the Financial Ombudsman Service if you are not satisfied with our final response, or if we have not issued our final response within 8 weeks from you first raising the complaint. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 if calling from a land line or 0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.financial-ombudsman.org.uk

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. You can get more information from us or the ombudsman.

If you take any of the actions mentioned above, it will not affect your right to take legal action.

Prudential Regulation Authority & Financial Conduct Authority

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202039. You can check the Financial Conduct Authority website at www.fca.org.uk, which include a register of all the firms they regulate. Or you can phone them on 0800 111 6768.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from

For further details about this cover, please contact our Quoteline on **0208 847 8000** or Freephone **0800 294 4522**.

Alternatively you can buy online at www.discountinsurance.co.uk