

Summary of Cover

TOURING CARAVAN LEGAL COSTS
INSURANCE FOR CARAVAN OWNERS



Policy Summary

Some important facts about **your** Touring 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.

INTRODUCTION

An insurance package designed for Caravan Owners.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd (**Us/Our/We**).

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 the Uninsured Loss Recovery and Personal Injury Sections, cover extends to any passenger or driver of the towing vehicle.

SIGNIFICANT FEATURES AND BENEFITS

Significant features and benefits	Significant exclusions or limitations
<p>Legal Expenses of up to £50,000 per claim are covered.</p> <p>This insurance covers the legal costs incurred by our panel solicitors or their agents.</p>	<p>You are not covered for any other legal representative's costs unless proceedings are started or a conflict of interest arises.</p> <p>For a claim to be covered there must be prospects of a successful outcome and advisers' costs must be proportionate to the benefit of the claim.</p>
<p>Legal costs to: Negotiate your legal rights in a contractual dispute over the sale or purchase of the Caravan.</p>	<p>There is no cover for claims arising before you purchased the policy to which this cover attaches</p>
<p>Legal costs to pursue property infringement, arising from: A civil action relating to the Caravan following any nuisance or trespass.</p>	<p>You are responsible for the first £250 of any claim (the excess).</p>
<p>Legal costs to pursue: A legal action following an accident resulting in your personal injury or death against the person or organisation responsible.</p>	<p>Claims arising from an allegation of clinical negligence.</p>
<p>Legal costs to pursue: A legal action for financial compensation for uninsured losses arising from a collision causing damage to the Caravan against those responsible.</p>	
<p>Legal costs to pursue: A person or organisation that causes physical damage to the Caravan.</p>	
<p>Criminal Prosecution Defence Legal costs to defend: Criminal prosecutions brought against you arising from your ownership or use of the Caravan</p>	<p>Alleged road traffic offences where you did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs</p>

EXCESSES

Please refer to certificate and statement of fact for excesses that apply to **your** policy. **Your** excess may differ if the property becomes empty or unoccupied, or if any of the facts which the policy is based on changes during the policy term.

YOUR CANCELLATION RIGHTS

You are entitled to cancel **your** insurance policy at any stage during the policy term. **You** are entitled to a 14 days, from inception, 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 unfortunate event of **you** suffering injury, damage or a liability claim being made against **you**, please contact the RGA claims line on 0208 587 1075 or write to RGA as soon as possible.

Claims reported after 30 days of discovery may be invalidated.

When **you** contact **us** about a claim **you** will need to tell them:

- **Your** name, address and policy number;
- The place where the damage occurred;
- Details of the cause and circumstances of the damage.

You are required to telephone 0344 770 1040 and quote "Discount Insurance Touring Caravan" to obtain advice and request a claim form. Alternatively, **you** can submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Upon return of a completed claim form **we** will assess the claim and if covered, send details to the **adviser** who will then contact **you** directly.

If **you** receive a written summons or other legal process regarding a claim under the policy, **you** must send this to RGA immediately.

You must give **us** all the help and information necessary to settle or resist a claim against **you** or to help **us** take action against someone else.

If the above procedure is not followed, **you** will break a condition of the policy and **we** may not meet **your** claim.

MAKING YOURSELF HEARD

We are dedicated to providing a high quality service and **we** want to ensure that **we** maintain this at all times. If **you** have any questions or concerns about the policy or the handling of a claim please contact Discount Insurance through whom this policy was arranged.

If **you** wish to make a complaint **you** can do so at any time by referring the matter to:

Arc Legal Assistance Ltd
P O Box 8921
Colchester
CO4 5YD
Tel 01206 615000
Email customerservice@arclegal.co.uk

If **you** remain dissatisfied after the Complaints Manager has considered **your** complaint, or **you** have not received a final decision within eight (8) weeks, **you** can refer **your** complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR
E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44(0)20 7964 1000
Fax Number: +44(0)20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** are unable to meet **our** obligations under this policy.

If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk.

For further details about this cover, please refer to your agent, or contact the Quoteline on **0208 847 8000**, giving agent name and/or number

Discount Insurance | The Business Exchange, 26/28 Hammersmith Grove, London W6 7BA | Tel: 0208 847 8000 | Web: www.discountinsurance.co.uk
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