

Lo-Cost Touring Caravan Insurance; Policy Summary

This policy summary provides an overview of cover for the Lo Cost policy. It does not include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that **You** read the policy wording and fully understand the terms and conditions.

The policy provides cover for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law.

Insurer

The insurance policy is underwritten by Allianz Insurance plc.

The whole policy

Significant features and benefits

- Cover against loss or damage to the **Caravan** caused by an insured peril.
- **Contents** – **We** will insure **Contents** that **You** would normally take with **You** when **You** are using **Your Caravan** providing **Contents** cover is requested on the proposal form.
- Emergency removal – If **You** suffer an insured loss away from **Your Home**, **We** will cover the costs of recovering **Your Caravan**. **We** will also pay for re-delivery once **Your Caravan** has been repaired.
- Loss of use – If **You** cannot stay in **Your Caravan** as a result of loss or damage and **You** decide to continue with **Your** holiday, **We** will pay for hotel accommodation up to £50 a day for up to 14 days or **We** will pay for **You** to hire another **Caravan** for up to £50 per day for up to 14 days.
- Public Liability – **We** will cover **You** for up to £2,000,000 for any amounts **You** legally have to pay for causing accidental bodily injury or death or **Accidental Damage** to property arising out of **You** owning or using **Your Caravan** excluding when towing.

Significant and unusual exclusions or limitations

- No cover applies in respect of storm or flood, **Accidental Damage**, malicious acts or vandalism.
- Theft of **Caravans** that are not protected by a hitchlock and wheelclamp whilst unattended and detached from the towing vehicle.
- Theft of **Caravans** that are not protected with a wheel clamp and left unattended whilst attached to the towing vehicle.
- Theft of **Contents** whilst outside the **Caravan**, if not kept in an awning.
- Theft of **Money**, firearms, wines, spirits and tobacco goods, **Caravan** generators or **Valuables** i.e. precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, binoculars, telescopes, phones, pictures, works of art, antiques, stamps, medal and coin collections, sporting equipment and portable audio equipment and therefore these should not be included in the sum insured.
- Theft of or loss or damage to the **Caravan** while the **Caravan** is not being used unless it is kept at **Your** permanent **Home** or at a **Storage/Permanent Address** **You** have written and told **Us** about and which **We** have accepted.
- Theft of **Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**.
- Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not in use.
- **You** will pay an amount towards each claim (the excess – £50). **You** do not pay any excess if **Your Caravan** is stolen or damaged whilst stored on a Caravan Storage Site Owners Association (**CaSSOA**) storage site.

Security arrangements

In common with all other caravan policies **We** insist on a minimum level of security to reduce the risk of theft.

Our security requirements are as follows:

- When the **Caravan** is left unattended, whilst attached to the towing vehicle, it must be protected by a wheel clamp of proprietary make. If a twin axle **Caravan** both axles must have a wheelclamp fitted.
- When the **Caravan** is left unattended, whilst detached from the towing vehicle, it must be protected by a hitchlock AND a wheel clamp of proprietary make.

Cancellation rights;

We hope that **You** are happy with the cover this policy provides. However, **You** have the right to cancel it within 14 days of inception or renewal or receipt of policy or renewal documentation, whichever is the later, without giving any reasons. If that happens, **Your** premium will be refunded to **You**, after deduction of a charge for the cover provided from the beginning of the contract to the date of cancellation, and in the event that a claim has not been made that would be considered as having completed the contract.

Making a claim

If at any time **You** wish to make a claim then **You** should contact:

Towergate Insurance,
Ellenborough House,
Wellington Street,
Cheltenham,
GL50 1XZ.
Tel: 0344 892 1416
Email: claimsenquiries@towergate.co.uk

Claims Settlement

1. Market Value

We may pay the retail value of the **Caravan** at the time of the loss or damage (as shown in the current edition of Glass's Guide to **Caravan** Values), less a deduction to reflect pre-accident condition.

How to make a complaint

We hope that **You** will be pleased with the service provided. However, if **You** need to make a complaint, in the first instance, please call **Us** on 0344 346 0427.

We and **Your** insurers are covered by the Financial Ombudsman Service (FOS). If **You** are unhappy with the response **You** have received, **You** have the right to ask the FOS to review **Your** case. Full details of the complaints procedure are contained in the policy wording.

Compensation scheme

Towergate Insurance and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **We** are unable to meet **Our** obligations, **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority.

Underwritten by:

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Main business – Insurance Company.

The above insurance company's details can be checked on the Financial Services Register by visiting the FCA website at www.fca.org.uk/register or by contacting them on 0800 111 6768.



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