

Touring Caravan Insurance Policy Summary







Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Towergate Insurance Touring Caravan policy. It does not contain the full terms and conditions of the cover, which can be found in the **Policy** document. The page numbers shown in brackets beside each part of the cover are the page numbers in the **Policy** document. It is important that **You** read the **Policy** wording and **Schedule** carefully when **You** receive them.

The **Policy** provides cover for 12 months or as otherwise shown in **Your Policy Schedule** following acceptance and payment of the premium or agreement to pay the premium. English law will apply to the legal expenses section. The rest of your policy is governed by the law that applies to where **You** reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. **You** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **We**, will communicate to **You** in English.

What cover do I have?

The levels of cover **You** select are shown in your **Policy Schedule**. The parts of the **Policy** that are covered are clearly shown in **Your Schedule**. **We** agree to provide the insurance described, subject to the terms, conditions, exclusions and limitations as described in **Your Policy** wording and contained within these key facts. To make sure **You** get the most from the cover, please take time to read the **Policy** wording and **Schedule** carefully.

What cover is available?

The Towergate Touring **Caravan** policy provides the following cover options. Limits apply to each Part and full details to be found in **Your Policy** wording:

Part A – (Pages 20 – 21)

Part A Sub-Section A – Damage to **Your Awning, Caravan, Contents** and **Equipment**. This covers, fire, explosion, lightning, earthquake, storm, flood, malicious acts of vandalism, theft or attempted theft and accidental damage whilst **Towing**.

Part A Sub-Section B Emergency Removal – Cover if **Your Caravan** cannot be moved as a result of loss of damage whilst **In Use**.

Part A Sub-Section C – Loss of Use If **You** cannot stay in **Your Caravan** as a result of **Sub-Section A in Part A**.

Part A Sub-Section D – Additional Benefits – When the **Caravan** is **In Use, Contents** will be covered whilst kept in the **Awning**.

Part B Your Additional Covers (Pages 22 – 23)

Accidental Cover – this covers damage to **Your Awning, Caravan, Contents** and **Equipment**.

Protected No Claims Discount – Once **You**, have earned 3 years no claims discount, **You**, can choose to protect the discount if **You** pay an extra premium at each renewal. If **You** choose Protected No Claims Discount and pay the extra premium for this, **We**, will not reduce **Your** discount when **You** renew **Your Policy**, if **You** have made only one claim in the period of insurance.

Part C Your Liability to others (Page 25)

Cover for **Your** legal liability for causing bodily injury, death, disease, loss or damage to property arising out of **You** owning, possessing or using the **Caravan, Awning, Equipment** or the **Contents, You** have insured under this **Policy**.

Part D Excess Insurance Protection (Pages 27- 30)

Cover for the **Excess, You** would have been responsible for following the successful fault based claim of any physical damage for **Your Caravan** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism

Part E Legal Expenses (Pages 31 – 39)

This provides legal cover for insured incidents, such as uninsured loss recovery, Motor prosecution defence and Replacement **Caravan** hire.

Part F – Key protection (Pages 40 – 46)

Cover for keys, locks and vehicle hire.



Summary of Cover and Limits

Part A – Damage and Perils

Insurer: Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849

Making a claim: If **You** need to make a claim, **You**, should telephone Towergate Insurance on **01242 538434**, or email **leisureclaims@towergate.co.uk** or write to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

Excess: Is shown in **Schedule**

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
Cover for Damage to Your Awning, Caravan, Contents and Equipment caused by:	Loss or damage to Caravan generators or damage to the Caravan resulting from using generators.	Sums insured on Schedule £500 limit for any one item of Your Contents .
Fire, explosion, lightning and earthquake	Any fire damage intentionally caused by You or anyone lawfully in the Caravan	Sums insured on Schedule
Storm or flood	Any Storm or Flood damage caused to Contents left in the open	Sums insured on Schedule
Malicious acts and/or vandalism	Any loss or damage intentionally caused by You or anyone lawfully in the Caravan	Sums insured on Schedule
Theft or attempted theft	Theft of Contents whilst outside the Caravan and Awning . Theft of or loss or damage to Money, Valuables , firearms, wines, spirits and tobacco goods. While the Caravan is left unattended without the doors and windows being closed and locked. Theft of electronic or electrical equipment whilst left in the Caravan whilst not In Use .	Sums insured on Schedule
Accidental Damage during Towing	Damage to tyres by punctures, cuts, bursts or braking. Accidental Damage during Towing unless: (a) the Caravan is attached to a towing vehicle at the time of the loss or; the Caravan had not been deliberately uncoupled from the towing vehicle; and (b) the vehicle used for Towing the Caravan is suitable for such use. (c) The driver of the towing vehicle holds the appropriate license for the vehicle and towing requirements set out by the DVLA.	Sums insured on Schedule



Part A – Damage and Perils (ctd)

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
<p>Emergency Removal</p> <p>If Your Caravan cannot be moved as a result of loss or damage while In Use, We will reimburse You the costs</p> <p>You reasonably have to pay to:</p> <ul style="list-style-type: none">i) recover the Caravan from the scene of a road traffic accident;ii) remove the Caravan from the premises of a recovery company to the nearest approved repairer;iii) redeliver the Caravan to You at Your Home or Storage Address as shown in Your Schedule.	<p>Emergency removal where the Caravan is unable to be moved due to an inability to conform to the DVLA licensing regulations.</p>	<p>Reasonable costs</p>
<p>Loss of Use</p> <p>If You cannot stay in Your Caravan as a result of loss or damage covered under Sub Section A of Part A, and You decide to continue with Your holiday,</p> <ul style="list-style-type: none">a) hotel accommodation costs for up to 14 days; orb) hire costs for a replacement caravan for up to 14 days.	<p>Food and drink</p>	<p>£2,000</p>



Part B – Your Additional Covers

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Making a claim: If **You** need to make a claim, **You**, should telephone Towergate Insurance on **01242 538434**, or email **leisureclaims@towergate.co.uk** or write to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

Excess: Is shown in **Schedule**

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
Accidental Damage to Your Awning, Caravan, Contents and Equipment .	Accidental Damage to Valuables . Damage to the Awning, Caravan, Contents and Equipment while the Caravan is not In Use , unless it is kept at Your Home or at a Storage Address You have told Us about.	Sums insured on Schedule



Part C – Your Liability to others

Insurer: Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Allianz Insurance plc is on the Financial Services Register, registration number 121849.

Making a claim: If **You** need to make a claim, **You**, should telephone Towergate Insurance on **01242 538434**, or email **leisureclaims@towergate.co.uk** or write to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

Excess: Is shown in **Schedule**

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
Damages or compensation to any person for the injury or damage caused, their legal costs to claim compensation from You Your costs for defending the claim	Liability arising directly or indirectly while You are Towing the Caravan . Liability arising from the Caravan being used for any trade or business purpose.	£2,000,000
If You or Your Family are legally liable for causing death, bodily injury or illness to any person, or damage to their property happening during the Period of Insurance and arising from an accident involving the Caravan .	Liability for death, bodily injury or illness to, You or Your Family ; or any employee of You , Your Family , or any person to whom the Caravan is lent.	Sums insured on Schedule
We will pay for costs in relation to any event that may be covered by this Section, the Solicitor’s fees incurred, at any coroner’s inquest and for any fatal injury for defending in any Court of Summary Jurisdiction provided Our written consent has been obtained.	Liability arising from loss of or damage to any property You , Your Family or Your domestic employees own or that You are responsible for	£2,000,000



Part D – Excess Insurance Protection

Insurer: Inter Partner Assistance UK branch SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Us on request. Inter Partner Assistance SA firm register number is 202664

Making a claim: Your claim will be handled by AXA Assistance (UK) Ltd, call **01737 826106** or visit **www.excessclaim.co.uk** where you can register your claim online.

Excess: Is shown in **Schedule**

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
<p>The Excess that You would have been responsible for following the successful fault based claim of any physical damage for Your Caravan by Your Caravan insurer in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.</p> <p>It covers use for social, domestic, pleasure and business e.g. sales representative.</p>	<p>Any claim that Your Caravan Insurance Policy does not respond to or the Excess is not exceeded. Any claim on the Caravan Insurance Policy which occurred prior to the attachment date of this Excess Insurance Policy as shown on Your Certificate of Insurance or You were in the knowledge that a claim was imminent.</p> <p>Any Caravan claim that involves commercial travel where You are not the sole user driver.</p> <p>Any contribution or deduction from the settlement of Your claim against Your main Caravan Insurance Policy other than the stated policy Excess, for which You have been made liable.</p> <p>Where a third party has waived or reimbursed You and made good which is the first amount of any claim, shown in the Schedule under own damage of Your Caravan Insurance Policy.</p> <p>Caravan insurance – You must maintain at all times during the period of this policy a Caravan Insurance Policy issued by a UK registered and authorised Caravan insurer to You in respect of Your Caravan.</p> <p>Any Excess claim arising from glass repair or replacement.</p>	<p>£250 in any one policy period</p>



Part E – Legal Expenses

Insurer: DAS Legal Expenses Insurance Company Limited Registered Office: DAS House Quay Side Temple Back Bristol BS1 6NH
 Registered in England & Wales NO. 5417859 www.das.co.uk. Authorised and regulated by the Financial Conduct Authority.
 DAS Law Limited Registered office: North Quay, Temple Back, Bristol, BS1 6FL
 Registered in England and Wales, number 5417859. Website: www.daslaw.co.uk.
 DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority registered number 423113.

Making a claim: Call DAS on **01242 528844**.

Excess: None applicable

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
<p>Uninsured loss Recovery Costs and expenses incurred to recover uninsured losses after an event which causes, damage to the Insured Caravan or to any property belonging to an Insured Person in or on the Insured Caravan; and/or death or bodily injury to an Insured Person whilst travelling in or on the Insured Caravan.</p>	<p>Must have Reasonable Prospects</p> <p>Must occur in policy period</p>	<p>Limit for all claims resulting from one or more events arising at the same time or from the same originating cause is £100,000</p>
<p>Motor Prosecution Defence Costs and expenses incurred to defend an Insured Person's legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of the Insured Caravan.</p>	<p>Parking or obstruction offences, insurance offences or challenging a fixed penalty notice. You must notify Us of within 10 days of receiving a written Notice of Intended Prosecution, or as soon as reasonably possible if the Insured Person is notified of a prosecution any other way</p>	<p>Limit for all claims resulting from one or more events arising at the same time or from the same originating cause is £100,000</p>
<p>Replacement Caravan Hire</p> <p>We will make the arrangements for Caravan hire for You within the Countries covered and We will pay Your Caravan hire costs following an accident involving the Insured Caravan and another Vehicle, the accident must be entirely the other person's fault</p>	<p>Caravan hire costs if You are claiming against a person who does not have valid motor insurance or cannot be identified or traced; or</p> <p>Caravan hire costs when You make Your own arrangements for caravan hire after an insured incident. We will decide how long a Caravan can be hired for.</p> <p>You must agree to Us trying to recover any Caravan hire costs in Your name, and any costs recovered must be paid to Us. We will choose the vehicle hire company and the type of Caravan to be hired</p> <p>We will decide how long the hire Caravan can be used for.</p>	



Part F – Key Protection

Insurer: UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority and is an insurers’ agent and in the matters of a claim, act on behalf of Great Lakes Reinsurance (UK) SE. Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Motorplus Limited, Registered in England No.03092837, Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA Financial Conduct Authority Reference No. 309657

Making a claim: Motorplus call on **0333 241 9574** or email **keyclaims@motorplus.co.uk**

Excess: None applicable

Your Schedule will show the cover **You** have selected and paid for under this part

Significant Features and benefits	Significant and unusual exclusions or limitations	Limits
When Your Insured Keys are lost or stolen or damaged by accidental means within the territorial limits, locksmith’s charges, new locks (if a Security Risk has arisen); and replacement Insured Keys .	<p>Any Insured Keys that have been lost or stolen for a period of less than 3 days (unless we are satisfied that a delay would cause undue hardship or significant expense).</p> <p>Any claims made within 48 hours of the inception of this policy unless comparable insurance was previously in place and cover continues on an uninterrupted basis.</p> <p>Costs incurred where You make alternative arrangements with a third party, after We have already instructed a locksmith or other tradesman to attend a particular location.</p> <p>Locks which were previously damaged prior to the loss or theft of Your Insured Keys.</p> <p>Claims arising as a result of Your failure to take reasonable steps to safeguard Insured Key(s).</p> <p>Wear and tear or general maintenance of Insured Keys or locks</p>	<p>£1500 in total in any one period of insurance</p> <p>Any claim over £50 for any one incident when Insured Keys are locked inside a property or broken in the lock or ignition.</p>
Vehicle hire for a period of up to 3 days if Your vehicle is unusable as a result of lost or stolen Insured Keys .		The insurer will pay up to a maximum of £40 per day for a hire vehicle such as a Ford Focus 1.6 or a Peugeot 307 1.6 (ABI class S4).
The cost of reasonably incurred onward transportation if you are stranded due to the loss or theft of Your Insured Keys		Up to a maximum of £100 per day up to a maximum of 3 days



Additional Information

Your Policy is subject to additional terms and conditions not listed above, listed below are examples, full details are included in **Your Policy** booklet

Caravan Age Limits – at inception of the policy (for information and guidance only not included in **Policy** Booklet)

New for Old cover is only available on **Caravans** less than 10 Years old at the time of inception

Market Value cover is only available on **Caravans** less than 30 Years old at the time of inception

Security arrangements (for information and guidance only not included in **Policy** Booklet)

We will not be liable for loss or damage caused by theft or attempted theft unless the **Caravan** is fitted with at least one of the following **Security Devices**:

- Wheel Clamp
- Hitch Lock
- Chassis Secure Wheel Lock
- Wheels Removed (and stored away from the caravan)

Duration of Policy

The **Policy** will remain in force for 12 months from the date of commencement, or as otherwise shown in **Your Policy Schedule**.

Cancellation rights

You have the right to cancel **Your Policy** during a period of 14 days after the later of the day of purchase of the contract or the day on which **You** receive **Your Policy** documentation for a full refund. A full explanation of **Your** cancellation rights can be found in **Your Policy** booklet.

How to Claim

For claims please refer, to the details above and to **Your Policy** Booklet for full details.

Complaints

We hope that **You** will be very happy with the service **We** provide. However, if for any reason **You** are unhappy with this, **We**, would like to hear from **You**. Please refer to **Your Policy** booklet for details of the complaint procedure. If **You** have complained to **Us** and **We** have been unable to resolve **Your** complaint, **You**, may then be entitled to refer it to this independent body.

Financial Services Compensation Scheme

We are members of 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 circumstances of the claim. Details in the policy wording.

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. All the insurers' details can be checked on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/financial-services-register or by contacting them on 0800 111 6768.

Towergate Insurance

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