



Summary of Cover Touring Caravan Insurance

Underwritten by Zurich Insurance plc

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 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 & Benefits included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
<p>Loss or damage to the Caravan and equipment - (including fixtures and fittings and equipment including refrigerators, gas bottles, steps, batteries, stabilisers, wheel clamps, generators and the like)</p>	<ul style="list-style-type: none"> • Theft: Caravans left unattended for 2 hours or more will not be covered for theft or attempted theft unless, on single axle caravans a proprietary wheel clamp and hitch lock are fitted or on twin axle caravans 2 wheel clamps and a hitch lock or a wheel clamp and hitch lock are fitted and a burglar alarm is in operation • Theft of any item left in an unlocked caravan • Any loss or damage whilst the caravan is let for hire or reward other than when on a fixed site • Awnings are excluded unless specified on the schedule – see <i>Optional Cover for further details</i> 	<p>Section A - Caravan, Contents, Personal Effects and Awnings</p>
<p>Replacement as New - following total loss or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 10 years from purchase new and the sum insured representing the present day purchase price of the caravan</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 • The policyholder may need to review and update the cover periodically to ensure it remains adequate 	<p>Section A - Caravan, Contents, Personal Effects and Awnings <i>Basis of Claims settlement.</i> <i>The Policy Schedule- If this cover is in force it will show on your schedule of insurance</i></p>

Features & Benefits included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
<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 or the hire of a similar caravan</p>	<ul style="list-style-type: none"> Cover up to £50 per day, £1,500 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 180 days in any one year</p>	<ul style="list-style-type: none"> Cover is restricted to the member states of the European Union 	<p>Definitions - Territorial Limits</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>
Optional Cover	Significant Exclusions or Limitations	Policy section information can be found in
<p>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"> A single article limit of £500 applies Excluding: money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £50, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft 	<p>Section A - Caravan, Contents, Personal Effects and Awnings</p> <p><i>If this cover is in force it will show on your schedule of insurance</i></p>
<p>Awning Replacement as New - in the event of the awning being lost or damaged beyond economic repair within 15 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 15 years of age Theft or accidental loss from the awning except outside furniture when the caravan is in use, subject to an overall limit of £500 Any available discount will be taken into account in the settlement Loss or damage to the Awning when erected and attached to the caravan when the caravan is left unoccupied for 7 days or more 	<p>Section A - Caravan, Contents, Personal Effects and Awnings</p> <p><i>If this cover is in force it will show on your schedule of insurance</i></p>

General exclusions

- The policy excess excludes the first £50 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

Your right to cancel

You are free to cancel this policy at any time by contacting:

Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision in writing or by phone, using the contact details provided on the covering letter, within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days we have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

Making a claim

Telephone Coast on **01892 786099** with brief details, quoting your policy reference, and they will send you a claim form for completion.

Please complete this as quickly and fully as possible and return it to:

Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA

Any estimates, invoices, valuations or other supporting documentation should be sent to Coast as soon as possible, either with the completed claim form or under separate cover quoting the appropriate reference.

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

- The policy number stated on your schedule
- Your name, address and telephone number(s)
- The place where the loss or damage occurred
- What caused the loss or damage
- The date of the incident

Our Complaints Procedure

Our commitment to customer service

We value the opportunity to investigate any concerns you may have with the service we've provided and we're committed to handling all complaints fairly, consistently and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with Coast as they will generally be able to provide you with an immediate response to your satisfaction. Contact details are provided below:

Compliance Manager
Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA

You can telephone on 0800 614 849 or email: info@coastinsurance.co.uk.

If we cannot resolve your complaint straight away, we will aim to resolve your concerns as soon as possible and we will keep you informed of progress whilst our enquiries are continuing.

The majority of complaints we receive that are not resolved straight away are resolved within four weeks of receipt

Complaint procedure leaflet

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone for free on **08000 234 567** for people phoning from a "fixed line" (for example a landline at home), **0300 123 9 123** for mobile phone users who pay a monthly charge for calls starting 01 or 02 or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Compensation

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting FSCS directly on **0800 678 1100**.

Governing Law (Park Home, Contents and Personal Effects Section)

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.

Notes

Notes



Coast

Coast is a trading name of Park Home Insurance Services Ltd.

Registered Office: Helix House, High Street, Wadhurst, East Sussex, TN5 6AA.

Registered in England and Wales number 2979679.

Park Home Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

FCA register number is 306716.

Our permitted business is selling and administering contracts of general insurance.

Underwritten by:

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales. Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland 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 Zurich on request.

FCA registration number is 203093.

These details can be checked on the FCA's register by visiting its website

www.fca.org.uk or by contacting them on 0800 111 6768.