



Touring Caravan Summary of Cover

We welcome you as a prospective Coast touring caravan customer. Overleaf you will find a brief Summary of Cover. This does NOT contain all the details or the full terms and conditions of the insurance. These can be found in the Policy Document, a copy of which is available on request.

The Touring Caravan, Contents, Personal Effects and Liability sections of this policy are underwritten by Brit Syndicate 2987 at Lloyd's.

The Touring Caravan, Contents, Personal Effects and Liability sections of this policy are administered by Coast.

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. Your sums insured and the period of insurance will be shown on your schedule.

SUMMARY OF COVER

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>	<p>Theft: Caravans left unattended for 2 hours or more will not be covered for theft or attempted theft unless:</p> <ul style="list-style-type: none"> • 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; or • for folding campers or trailer tents – they are contained in a locked garage/building at the Insured’s home address; or • whilst the Caravan is kept in storage at a CaSSOA Gold storage site the Caravan is not required to have a hitch lock and / or wheel clamp(s) attached to it. At all other times our minimum security requirement of a hitch lock and wheel clamp(s) apply • of any item left in an unlocked Caravan <p><i>Important Note: if you have told Coast you have an alarm or a tracker, they must also be activated when leaving your Caravan unattended in excess of two hours.</i></p>	<p>Section A – Caravan, Contents, Personal Effects, Awnings and Motor Mover</p>

Features & Benefits Included Automatically	Significant Exclusions or Limitations	Policy section where information can be found
	<p>Loss or damage:</p> <ul style="list-style-type: none"> • 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> • Motor Movers are excluded unless specified on the schedule – see <i>Optional Cover for further details</i> 	
<p>Replacement – following total loss or destruction beyond economic repair of the caravan</p>	<p>New for Old Cover</p> <ul style="list-style-type: none"> • The Sum Insured must represent the purchase price as new of the Caravan or its equivalent model at the time of the loss • Subject to the loss or damage occurring within 15 years from purchase new and the Sum Insured representing the present day purchase price of the Caravan <p>Market Value Cover</p> <ul style="list-style-type: none"> • The Sum Insured represents the current value of the Caravan • Subject to the loss or damage occurring within 25 years from purchase new and the Sum Insured representing the purchase price of the Caravan at the time of the loss 	<p>Section A – Caravan, Contents, Personal Effects, Awnings and Motor Mover <i>Basis of Claims settlement</i></p>
<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>

Optional Cover	Significant Exclusions or Limitations	Policy section where information can be found
Loss of Use – cover for alternative accommodation or the hire of a similar Caravan	Cover up to £50 per day, for a maximum of 30 days	Section C – Loss of Use and Hiring Charges
Continental Touring Use – cover for temporary visits to Europe for a total of 300 days in any one year	Cover is restricted to member states of the European Union	Definitions – Territorial Limits
Personal Accident Benefits – cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000	<ul style="list-style-type: none"> • Cover is not available to any person over 70 years of age • Any benefit is limited to £500 for persons under the age of 16 	Section D – Personal Accident Benefits
Loss or damage to Contents and Personal Effects (including clothing, luggage and general household goods used in conjunction with the Caravan)	<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 	Section A – Caravan, Contents, Personal Effects and Awnings <i>If this cover is in force it will show on your schedule of insurance</i>
Awnings 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 or equivalent	<ul style="list-style-type: none"> • Subject to a limit of £3,000 • We are unable to insure Awnings over 15 years of age, from purchase new • Theft or accidental loss from the awning except for 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 	Section A – Caravan, Contents, Personal Effects and Awnings <i>If this cover is in force it will show on your schedule of insurance</i>

Excess

An excess of £50 applies to most claims apart from the cover described in the Liability section.

General Exclusions

- 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, riot, civil commotion, rebellion, revolution, insurrection or military or usurped power
- Any claim arising directly or indirectly from an act of terrorism
- 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
- Any claim arising from deliberate or criminal acts by the Insured, the Insured's Family or anybody using the Caravan
- Any gradual causes including deterioration or wear and tear, mildew, fungus, frost, wet or dry rot, electrical or mechanical failure or breakdown or faulty design materials or workmanship
- Any claim arising from vermin or insects, tear or fouling by pets
- Any claim or loss or damage occurring whilst the caravan is used for any unlawful purpose
- Any claim or loss or damage more properly covered under any Road Traffic Act or other compulsory insurance

Your Cancellation Rights

You have the right to cancel your policy at any time; to do so you must let Coast know. Any potential refund will be calculated as follows:

For cancellation instructions received within 14 days of policy purchase, renewal or you receiving your policy documents, We will:

- Provide a full refund if the Period of Insurance has not yet started.
- Refund the premium for the exact number of days left in the current Period of Insurance if no Claims have been made.
- Not refund any part of the premium if a Claim has been made in the current Period of Insurance.

For cancellation instructions received after the 14 day period described above has passed, We will:

- Refund the premium for the exact number of days left in the current Period of Insurance if no Claims have been made applying a mid-term cancellation charge.
- Not refund any part of the premium if a Claim has been made in the current Period of Insurance.

To make a Claim

Telephone Coast on **01892 786099**, quoting your policy reference. They will take full details of your claim over the telephone.

Once your claim has been set up, please forward any estimates, invoices, valuations, or other supporting documentation to Coast as soon as possible. Their address is:

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

Please quote your individual reference number on all correspondence.

Complaints Procedure

We strive to provide an excellent service to all Our customers but occasionally things can go wrong. We take all concerns seriously and endeavour to resolve all customers' problems promptly. If you have a question or concern about your policy you should, in the first instance follow the guidance notes or instructions in the insurance documentation you have been sent. Your Broker will also be able to advise you and provide assistance in this regard.

Alternatively if you wish to contact Us directly you should either write or telephone:

The Complaints Department
Brit Syndicates Limited
The Leadenhall Building
122 Leadenhall Street
London EC3V 4AB

Telephone: 0044 (0) 20 385 70000
Facsimile: 0044 (0) 20 385 70001
Email: BGS.Complaints@britinsurance.com

In the unlikely event that *you* remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to Us at the above stated address or the Complaints Team at Lloyd's at the following address:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Should you remain dissatisfied after Lloyd's has considered your complaint and you are NOT a policyholder in the UK, You should, in the first instance, seek advice from your broker as to whom you should direct your complaint.

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

If you are a policyholder in the UK, you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)

Exchange Tower
London E14 9SR

Helpline: 0800 0234 567
0044 20 7964 0500 (if outside UK)
Switchboard: 0044 (0) 20 7964 1000
Facsimile: 0044 (0) 20 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this policy but if you are not an eligible complainant then the informal complaint process ceases.

Compensation

Brit Syndicate 2987 at Lloyd's 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 at www.fscs.org.uk or by contacting the FSCS directly on **0800 678 1100**.

Governing Law

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. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.



BRIT

GLOBAL SPECIALTY

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. Our FCA register number is 306716.
Our permitted business is selling and administering contracts of general insurance.

**Underwritten by:
Brit Syndicate 2987 at Lloyd's**

Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, register number 204930.

Communications may be monitored or recorded to improve our service and for security purposes.