

POLICY SUMMARY

Please read carefully and retain



Camper and Caravan Insurance for Touring Caravans



Intasure Camper and Caravan Insurance for Touring Caravans

Policy Summary

ABOUT THIS SUMMARY OF COVER

This summary provides a guide to your Touring Caravan policy. Please note that it does not contain the full terms and conditions of the policy, which can be found in the Touring Caravan policy wording.

If you would like a copy of the full policy wording or have any questions, please contact us or, you can download from www.intasure.com

Our Touring Caravan Insurance policy allows you to choose whether to be covered for the unit, awnings, equipment, pup tents and contents and personal effects. You can also purchase additional cover to tailor the policy to your needs.

Once your cover starts and you receive your policy documents, you will still have time to cancel your insurance. See 'Cancellation' for more information. Policies are valid for a 12 month period from the inception date (as shown on your Schedule of Insurance). You will need to periodically review the level of cover and sums insured as stated in your Schedule of Insurance and Policy Wording to ensure that you have adequate protection throughout the year.

Please refer to your Schedule of Insurance for details of your insurers and the cover selected.

ABOUT THE INSURER

The Touring Caravan insurance is underwritten by AmTrust Europe Limited who is registered in England and Wales under number 01229676 Registered office: Market Square House, St James Street, Nottingham, Nottinghamshire. NG1 6FG. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Financial Services register number: 202189.

Vantage Insurance Services Limited

Vantage Insurance Services Limited ("VISL") is authorised and regulated by the Financial Conduct Authority and acts on behalf of insurers who have authorised VISL to underwrite your policy. VISL's registered office address is 41 Eastcheap, London, EC3M 1DT, (Registered number: 3441136).

You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Section 1 - UNIT, AWNINGS, EQUIPMENT & PUP TENTS

For full details about your cover and the exclusions see Section 1 of the Policy Wording

Units are defined as:

The structure, including:

- fixed motor movers
- fixtures and fittings and integral furniture and furnishings of the touring caravan.

Awnings are defined as:

- A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to your unit.

Equipment is defined as:

- Tents other than Awnings but including toilet tents, gas bottles, batteries, security devices (including wheel clamps), stabilisers, generators, satellite dishes, solar panels, aquaroll, air conditioning units, and motor movers that are not fixed to your unit. Equipment also includes camping lanterns and Sports Equipment.

Pup Tents are defined as:

- A small one or two man tent not exceeding 2 metres in length or
- 1.25 metres in width.

Contents and Personal Effects are defined as:

- Bedding, linen, luggage, general household goods, portable television sets, audio equipment and personal possessions belonging to you or your family. This does not include money or valuables.



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POLICY EXCESS - Applicable to Section 1 only

Standard Excess - £100 (*the Excess can be higher or lower in the event of a theft - see policy definition*).
 Unless stated otherwise in your Schedule of Insurance (*the Excess can be higher or lower in the event of a theft - see policy definition*).
 Please be aware that if you have selected a voluntary excess this will be payable in addition to the standard excess.

SUMMARY OF SIGNIFICANT BENEFITS

Section 1 – UNIT, AWNINGS, EQUIPMENT & PUP TENTS	Section 2 - LOSS OF USE
Physical loss or damage to your unit, awnings, equipment, contents and personal effects and the removal of your disabled unit to a repairer following an insured incident and, following repair, the cost of taking your unit to the normal place of storage.	If your unit becomes uninhabitable following an insured incident under Section 1, insurers will contribute towards the necessary costs of hotel or alternative accommodation or the hire of a similar unit to enable you to continue the holiday and/or the cost of recovering your contents and personal effects to your home address.
Section 3 – LIABILITY TO THE PUBLIC	Section 4 – DRIVER INJURY / ILLNESS
Covers you and your family or legal representative up to the limit shown in your Schedule of Insurance against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your caravan.	If the driver of the towing vehicle is injured or becomes unwell whilst on holiday and nobody is able to take over, insurers will cover the cost of a standard class rail fare for the driver to return home and the necessary cost of returning your unit to its normal place of storage and the towing car to your home.
Section 5 – PERSONAL ACCIDENT AND PET INJURY	
Covers you and your family whilst you are on holiday or working on your caravan up to the limits shown in your Schedule of Insurance for death, loss of use of one of more limbs or total loss of sight of one or both eyes. Permanent total disablement benefit is payable after the incapacity has lasted for 52 weeks. Covers veterinary fees for the treatment of an external physical injury suffered by your pet whilst with you on holiday with your unit during the period of insurance.	

ADDITIONAL COVER

You may add the following optional extensions to cover available on request for an additional premium.
 Please check your Quotation or Policy Schedule of Insurance to confirm whether this is included

- No Claims Discount Protection

Section 6 – NO CLAIMS PROTECTION (Optional)

- If you have to make a claim, this optional cover protects the discount that would normally be applied at renewal if no claims had been made.
- The maximum benefit you can receive is the value of your no-claims discount.

SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS

This is a summary only - you must read this in conjunction with the Policy Document for full details, as well as your Schedule of Insurance for specific terms and conditions

Section 1 - UNIT, AWNINGS, EQUIPMENT & PUP TENTS	Section 2 – LOSS OF USE
Cover excludes: <ul style="list-style-type: none"> Depreciation, manufacturing defects, wear and tear, damage by pets or vermin or any gradually operating process. Mechanical or electrical breakdown or failure. Deception, fraud, insolvency or claims arising from the cessation of any business. 	<ul style="list-style-type: none"> The maximum overall amount insurers will pay, including all taxes is shown in your Schedule of insurance. Within this overall limit insurers will not pay more than £250 each day.



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SUMMARY OF SIGNIFICANT EXCLUSIONS AND LIMITS - Continued

Section 1 - UNIT, AWNINGS, EQUIPMENT & PUP TENTS

- The cost of returning your unit to your home or place of storage unless it has been recovered following an insured theft or repaired following insured damage.
 - Theft or accidental loss from tents, awnings or toilet tents unless from an enclosed awning that is attached to the caravan. The maximum single item limit in this circumstance is £125 and is limited to £500 in all any one incident.
 - Loss or damage to tents, awnings or toilet tents left erected and unattended for over 4 days in succession.
 - Loss or damage to sports equipment:
 - Unless it is with you when you are caravanning away from home;
 - as a direct result of its use at the time of the incident.
- The maximum the insurers will pay for sports equipment is £250 for a single article and £500 overall (or the equipment sum insured if it is less than £500).
- Contents or Personal Belongings valued at more than £500.

Section 3 - LIABILITY TO THE PUBLIC

- Insurers will not pay more than the limit of indemnity.
Cover excludes:
- Liability arising whilst the caravan is being towed or becoming detached.
 - Damage to property owned by or in the custody of you, your family, an employee or any person to whom the unit has been lent.
 - Liabilities for which compulsory insurance is required for any road traffic legislation.
 - Liabilities of anyone who is not you, your family or your legal representative unless insurers have agreed to this.

Section 4 - DRIVER INJURY / ILLNESS

Insurers will not pay any more than £1,000 in total during the period of insurance.

Also excluded:

- Where the injury was self-inflicted or resulting from alcohol or drug abuse, or from dangerous sports.
- Where another driver can take over.

Section 5 - PERSONAL ACCIDENT AND PET INJURY

Personal accident has a limit of £20,000

Personal Accident Cover excludes:

- Insurers will not pay more than one benefit amount for any one bodily injury.
- Anyone whose age does not fall between 16 to 80 at the time of the accident.
- Other personal accident exclusions are disability or death happening more than 12 months after the injury, caused by drug abuse or resulting from participation in a dangerous sport.

Pet Injury has a limit of £500 in the aggregate in any one period of insurance.

Payments are only made for pet injuries that are external physical injuries and only pay fees for qualified veterinary practitioners. Also cover excludes any fees for an injury suffered before the holiday started.

EXCLUSIONS THAT APPLY TO SECTIONS 1 TO 6 OF THIS INSURANCE

- Loss or damage if the unit is being used for trade or business purposes, as a permanent place of residence, for speed testing, racing or pace-making or being let for hire or reward.
- Liability or damage arising from or relating to pollution, biological chemical or nuclear terrorism, war, sonic booms, and nuclear or radioactive incidents.
- Legal liability directly or indirectly arising from the unit being loaned, leased or hired to any other person other than your family unless agreed in writing by insurers.
- Loss of use other than provided by Section 2 of this Policy.
- Claims if they are covered by any other insurance.
- Loss or damage occurring outside the period of insurance or caused deliberately by you.



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HOW WE SETTLE YOUR CLAIM

Section 1 - UNIT, AWNINGS, EQUIPMENT & PUP TENTS

Insurers will not pay any more than the sums insured, will only settle claims according to the basis of cover and will only pay for costs you have actually incurred or we have authorised, as a result of a loss covered under the terms of this policy. Where the cost of repair to a unit becomes unenconomical will be subject to many factors and this decision will be made solely at the discretion of insurers, as will the decision to carry out specialist repairs or, to replace parts.

Insurers will only settle your claim after you have provided proof that you owned the unit at the time of the incident where a total loss has occurred. Purchase receipts should be retained and for touring caravans manufactured after 1992, you should also hold a CRiS registration document showing you as the registered owner.

Damage to the unit, equipment or accessories requiring new parts that are found to be obsolete or unobtainable will result in the claim being limited to the last known list price of the part, together with the appropriate fitting charge.

Claims resulting from loss or damage to panels or windows of your unit will be limited to the replacement or repair of the lost or damaged panels or windows only.

IMPORTANT INFORMATION

CANCELLATION

You have the right to cancel the insurance Policy 14 days from the day after receipt of the documentation and receive a full refund of any premium paid, provided that there have been no claims either paid, reported or outstanding. For the purpose of this cancellation clause, it will be deemed that you will have received the Policy documents 2 days following the date it was emailed/posted to you.

Once cover has commenced outside the 14 day period, you may cancel your policy at any time and will receive a pro-rata refund. The pro-rata refund will consist of a deduction for the period of cover and any fees paid. This will also be subject to no claims having either been paid, reported or outstanding.

We may cancel this Policy or any part thereof by sending 30 days' notice by letter to you at your last known address. You shall thereupon become entitled to the return of a proportionate part of the premium corresponding to the unexpired period of insurance.

HOW TO MAKE A CLAIM

To register a claim on your touring caravan insurance and obtain a claim form please contact Vantage on 01277 243045.

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of your touring caravan insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If at any time you have a complaint about the insurance or services that we provide for you, then you should contact:

Complaints Department, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX. Tel: +44 (0)208 274 6777

If your complaint relates to a claim, then we will register the same and pass your complaint on to the insurers to respond to you.

On receiving your complaint we will send a full response within 3 working days or tell you within that time when you can expect a response.

If you still feel that we have not been able to resolve the matter to your satisfaction after this process, you may have the right to refer your complaint to the Financial Ombudsman Service; the address is:



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The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 (for landline users) or 0300 123 9123 (for mobile users)

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

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service's decision is binding on the insurers, but you are free to reject it without affecting your legal rights.

In all communications the policy/certificate number appearing in the Schedule of Insurance should be quoted.

COMPENSATION

Insurers are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that insurers cannot meet their obligations, you may be entitled to compensation. Further information about the Scheme is available from the Financial Compensation Scheme.

Financial Services Compensation Scheme

10th Floor Beaufort House

15 St Botolph Street

London

EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100

Website: www.fscs.org.uk