

Essentials Caravan Policy Summary

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This policy summary provides an overview of cover for the Essentials Caravan 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.

Key features and benefits

For your ease of reference, the policy wording page numbers are shown in brackets.

- 1 Cover against loss or damage to the caravan caused by an insured peril.
- 2 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.
- 3 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.
- 4 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.
- 5 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.

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:

- 1 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.

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

Exclusions and Limitations

- 1 Theft of caravans that are not protected by a hitchlock and wheel clamp whilst unattended and detached from the towing vehicle. (If a twin axle caravan both axles must have a wheelclamp fitted)
- 2 Theft of caravans that are not protected with a wheel clamp and left unattended whilst attached to the towing vehicle. (If a twin axle caravan both axles must have a wheelclamp 1 fitted)
- 3 Theft of contents whilst outside the caravan, if not kept in an awning.
- 4 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.
- 5 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 address you have written and told us about and which we have accepted.
- 6 Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan.
- 7 Theft of electronic or electrical equipment whilst left in the caravan when it is not in use.
- 8 You will pay an amount towards each claim (the excess - £150). 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.

Claims Procedure

If you wish to make a claim, you may either contact the intermediary/broker who arranged cover for you or IGI Insurance Company Limited, direct on the number/address given overleaf.

How to Claim:

If you wish to make a claim, you will need to contact:

IGI Claims Hotline - 0115 9349818 (9am – 5pm Mon – Fri)

When submitting a claim form you must give your policy number. When you become aware of an event which is likely to result in a claim under this policy:

Claims Settlement

- 1 New for old cover - If your caravan is under five years old from the year of manufacture, and you have been the only owner then you should insure your caravan for the same amount, as it would cost to replace your caravan with a new one. The policy automatically gives five years new for old cover and so if you have a total loss claim within the first five years from the date of manufacture then we will replace your caravan with a brand new one.
- 2 Agreed value - If your caravan is under five years old from the year of manufacture, and you have not been the only owner then you should insure your caravan for the same amount as you bought it. This policy automatically gives five years agreed value cover and so if you have a total loss claim then we will pay you the same amount you paid for your caravan. You must have bought your caravan from a caravan dealer and you must have the original receipt or you must be able to provide a valuation from a caravan dealer at the time of the claim.
- 3 Caravans over five years old - 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.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation'. We will give you a maximum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Cooling off Period

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid be returned. We will then cancel your insurance.

Complaints Procedure

We and Towergate Bakers always aim to provide a first-class service to all customers. However, if you have any complaint you should contact Towergate Bakers who arranged this insurance for you.

You should address your complaint to:

Towergate Bakers
3rd Floor, The Quadrangle
Imperial Square
Cheltenham
GL50 1PZ
Telephone: 01242 528844
Fax: 01242 253990
E mail: bakers@towergate.co.uk
If this matter is not resolved to your satisfaction, please write to:

Managing Director
IGI Insurance Company Limited
Market Square House
St. James's Street
Nottingham
NG1 6FG

If you are still not satisfied or we have not given you an answer in eight weeks we will advise you how you can take your complaint to the Financial Ombudsman Service. Their details are:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
www.financial-ombudsman.org.uk

Towergate Bakers 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 or by telephone on 0800 678 1100.

The complaints procedure above does not affect any legal rights you may have to take action against us.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/ register or by contacting the FSA on 0845 606 1234.

IGI Caravan Protector is provided by:
IGI Insurance Company Limited,
Market Square House,
St James's Street,
Nottingham, NG1 6FG.

Registered Number: 1229676.
Telephone Number: 0115 941 1022

IGI Insurance Company Limited is authorised and regulated by the Financial Services Authority.