

Summary of Cover Touring Caravan Insurance



The Touring Caravan, Contents, Personal Effects and Liability Sections of this policy are underwritten by Aviva Insurance Limited.

This policy summary does not contain full terms and conditions of this insurance; these are located in your policy wording, a copy of which is available on request.

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 20 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</p> <p><i>Basis of Claims settlement</i></p> <p><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 <p>Any liability in respect of any vehicle being used for the transportation of the caravan</p>	<p>Section B - Liability to the Public</p>
<p>Loss of Use – cover for alternative accommodation or the hire of a similar caravan</p>	<p>Cover up to £50 per day for a maximum of 30 days</p>	<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>	<p>Cover is restricted to the Territorial Limits</p>	<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 where information can be found
<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 20 years from the date of purchase as new, we 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 the sum insured • We are unable to insure awnings over 20 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>

Excess

An excess of £100 applies to most claims apart from the cover described in the Liability section.

General exclusions

There are a number of exclusions and the main ones are loss or damage resulting from:

1. War, revolution, insurrection and similar events
2. Terrorism (only applies to the Touring Caravan Contents and Personal Effects section)
3. Other actions – anything connected directly or indirectly with any action taken in controlling, preventing, suppressing or in any way relating to 1. War or 2. Terrorism above.
4. Radioactivity
5. Sonic bangs
6. Pollution or contamination unless caused by a sudden and unexpected accident which can be identified or oil leaking from a domestic oil installation at the Caravan
7. Deliberate or criminal acts caused by or arising from a criminal act committed by your or any other person living with you
8. Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes
9. Events before the cover under this policy started

Please see General Exclusions applicable to the Touring Caravan, Contents, Personal Effects and Liability sections for full details in the policy document.

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 below, 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 and then refund the remainder of the premium you have paid.

You may cancel the policy at any time by telling Coast, either in writing or over the phone. Aviva/Coast may cancel your policy by giving you 14 days written notice to your last known address. Aviva/Coast will give you a refund in proportion to the time left until your current period of insurance is due to run out. No refund is payable in respect of that part of the premium applicable to the administration charge.

Making a claim

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

Once your claim has been set up, any estimates, invoices, valuations or other supporting documentation should be sent to Coast as soon as possible. Their address is Coast, Helix House, High Street, Wadhurst, East Sussex, TN5 6AA. Please quote your claim reference on all correspondence.

Our Complaints Procedure

Our commitment to customer service

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

The majority of complaints received 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

If Coast are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of the final response letter, you can ask the Financial Ombudsman Service to formally review your case. Should you decide to do this, you must contact them within six months of our final response. Their contact details are as follows:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

You can telephone for free on **08000 234 567**, or e-mail: complaint.info@financial-ombudsman.org.uk.

Whilst We and Coast are bound by the decision of the Financial Ombudsman Service, You are not. Following the complaints procedure does not affect Your legal rights.

Compensation

Aviva Insurance Limited 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 (Touring Caravan, 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.



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:

Aviva Insurance Limited Registered in Scotland, No. 2116.
Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the
Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.