



Caravanners' Legal Protection Policy Summary

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This policy summary provides key information about Caravanners' Legal Protection, which you should read. It does not contain full terms and conditions of the policy, which can be found in the Caravanners' Legal Protection policy document.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year.

Caravanners' Legal Protection is a legal expenses insurance contract which helps you to recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged. External costs are limited to £100,000 and this includes opponents' costs.

Features and benefits	Significant exclusions or limitations	Policy section
<p>Uninsured Loss Recovery and Personal Injury. We (or if we agree it is necessary, external lawyers that we will appoint) will</p> <p>i) negotiate to recover uninsured losses and costs following an event which:</p> <p>(a) causes damage to your caravan or to personal property in it; or</p> <p>(b) injures or kills an insured person while they are in or on the caravan.</p> <p>Dispute with your Insurer</p> <p>ii) pursue your rights if you have a dispute with your caravan insurers regarding the payment of a claim.</p> <p>Replacement caravan hire costs. Replacement caravan hire cost that we have agreed to if your caravan is damaged in a collision.</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>Costs incurred before DAS agrees to appoint a lawyer to help an insured person are excluded. Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help the insured person.</p> <p>The person towing your caravan must have valid motor insurance.</p> <p>Anyone claiming must be in your caravan (or vehicle whilst it's attached) with your permission when the damage and/or injury is caused.</p> <p>Disputes over the amount payable are excluded.</p> <p>Caravan hire costs are payable only if the collision was entirely the other person's fault and your caravan cannot be used.</p> <p>Only costs charged by:</p> <ul style="list-style-type: none"> a lawyer appointed, or caravan hire company selected; <p>by DAS are covered.</p> <p>Costs incurred before DAS agrees to arrange caravan hire or appoint a lawyer to help an insured person are excluded.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a lawyer to help the insured person.</p> <p>DAS will choose the caravan hire company, type of caravan to be hired and decide how long the caravan can be hired for.</p> <p>An insured person must meet the age and licensing conditions of the caravan hire company chosen by DAS and must follow any conditions of hire.</p> <p>The person you are seeking to claim against must be identifiable and traceable and have a valid motor insurance policy.</p>	<p>"This is your DAS Caravanners' Legal Protection Policy", third bullet point.</p> <p>What is not covered 2 Conditions 2</p> <p>What you are not covered for 5</p> <p>The meaning of words in this policy, Insured Person</p> <p>Insured incident we will cover 1(b)</p> <p>Insured incident we will cover 2</p> <p>What you are covered for 2. Conditions 2</p> <p>Conditions 10(b) and (c). Conditions 10(d).</p> <p>What you are not covered for 9</p>
<p>24 Hour Telephone Helplines</p> <p><i>Eurolaw Legal Advice</i> Advice on personal legal problems within UK and EU law.</p> <p><i>Tax Advice</i> Personal taxation advice.</p>		<p>Legal Advice Service and Tax Helpline.</p>
<p>Territorial limits <i>For uninsured loss recovery and personal injury claims</i> UK, EU member states and other European countries and Morocco and Tunisia.</p>		<p>The meaning of words in this policy, Territorial limit.</p>

Cancellation right

We hope you are happy with the cover Caravanners' Legal Protection provides. However, you can cancel the policy at any time by telling AA Insurance Services. We can cancel the policy at any time as long as we give you at least 7 days notice. You can ask AA Insurance Services about getting a refund of premium you have paid if the policy is cancelled.

Making a claim

If you have a claim, please refer to your policy wording.

How to make a complaint

If you have a complaint about our service or about a claim, please write to our Managing Director at our head office address shown below. He will direct the complaint to the head of the relevant department(s). A copy of our internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

Head Office: DAS Legal Expenses Insurance Company Limited, DAS House Quay Side Temple Back, Bristol. DAS is a member of the Association of British Insurers and is authorised and regulated by the Financial Services Authority.

Automobile Association Insurance Services Limited is an insurance intermediary authorised and regulated by the Financial Services Authority.

Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered Number 2414212 England.

