

### AA Caravan Standard Insurance – Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them. One policy booklet covers all sections of this policy.

#### Name of the insurance undertaking

Other than noted immediately below, this policy is underwritten by a consortium of leading UK insurers comprising:

AXA Insurance UK plc

Royal and Sun Alliance Insurance plc

Equity Red Star

Allianz Insurance plc

Section C of this policy is underwritten by DAS Legal Expenses Insurance Company Limited.

#### Type of Insurance and Cover

The Caravan policy is a single section policy providing cover for your Caravan, its Contents, Equipment and Legal Expenses cover. The available policies offer either New for Old (**Select**) or Market Value (**Standard**) cover.

#### Significant features and benefits

The policy covers all types of accidental damage or loss whilst the caravan is being towed, is on site or in storage both in the UK and the continent of Europe.

#### Significant and unusual exclusions or limitations

- You must comply with conditions of the policy explained in the Policy Conditions Section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exclusions Section of the policy booklet for those exclusions that apply to all Sections.
- You will have to pay the first part of certain claims – this is known as an “excess”. Please see your policy schedule for details of the excess which applies.

### Sections A & B

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, etc. – see policy booklet, including the cost of recovery following an accident (at home or abroad) to the most suitable repairer and return to your home address.

- £2million to cover damages and costs for which you are legally liable in respect of injury or damage to any person or their property from any accident involving the caravan.
- Loss of use – if the caravan cannot be used because of an insured event, then subject to providing evidence of a planned holiday, up to 5% of the sum insured (**Select**) and up to 3% of the sum insured (**Standard**) will be paid per week, subject to a limit of 15% (**Select**) and 12% (**Standard**).

#### Significant and unusual exclusions or limitations – see Section A of policy booklet for details.

- Theft unless a wheel clamp or other security device agreed by AAIS is in operation.
- Loss or damage caused by wear, tear or depreciation or by vermin or by water ingress through seams and seals.
- Loss or damage when the Caravan is let for hire or reward (unless confined to a fixed site) or in use in connection with any profession, business or employment.
- Loss or damage to the caravan and its contents whilst not in use unless it is kept within the boundaries of your permanent home or other location as notified to and accepted by the insurers.
- Loss or damage to jewellery, watches, gold and silver articles, money/cash, pedal cycles, cameras, camcorders and any other articles of a valuable nature.
- Damage to contents by theft or attempted theft while the Caravan is left unlocked whilst unattended.
- Damage to tyres by punctures, cuts, bursts or braking.
- Liability arising in connection with any vehicle being used for towing the Caravan.
- Liability arising from the Caravan being used for any trade or business purpose.
- Loss or damage by any cause not listed in the policy booklet.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.

## **DAS Legal Expenses cover – see section C of the policy booklet for details**

### **Significant Features and Benefits**

- Uninsured Loss Recovery and Personal Injury; we; or if we agree it is necessary, external lawyers that we will appoint; will negotiate to recover uninsured losses and costs following an event which:
  - (a) causes damage to your caravan or to personal property in it; or
  - (b) injures or kills an insured person while they are in or on the caravan.
- Pursue your rights if you have a dispute with your caravan insurers regarding the payment of a Claim. Disputes with your insurer over the amount payable under your caravan policy are excluded.

Replacement caravan hire costs: we will cover replacement caravan hire costs that we have agreed to prior to being incurred.

### **Significant and unusual exclusions or limitations**

- It must be and must continue to be more likely than not that the insured person will recover damages.
- Anyone claiming must be in or on your caravan with your permission when the damage and/or injury is caused.
- The person towing your caravan must have valid motor insurance.
- The person you are seeking to claim against must be identifiable and traceable and have a valid motor insurance policy.
- Caravan hire costs are payable only if the accident was entirely the other person's fault and your caravan cannot be used.
- Only costs charged by a lawyer appointed, or caravan hire company selected by DAS are covered.
- External costs are limited to £100,000
- Costs incurred before DAS agrees to arrange caravan hire or appoint a representative to help an insured person.
- DAS will appoint a lawyer who will represent the insured person according to DAS standard terms.
- Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.
- DAS will choose the caravan hire company, type of caravan to be hired and decide how long the caravan can be hired for.
- 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.

### **24 Hour Telephone helplines – see Section C for details.**

- Eurolaw Legal Advice – Advice on personal legal problems within UK and EU law.
- Tax Advice – Personal taxation advice.
- Counselling service – DAS's qualified counsellors provide a confidential counselling service.

### **Territorial limits applying to section C**

For legal cost claims – UK, EU member states and some other European countries. For caravan hire costs - England and Wales, mainland N.I and Scotland, the Isle of Man, Jersey and Guernsey.

### **Duration of Policy**

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

### **Cancellation rights**

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet on page 5.

### **How to Claim**

For claims under all Sections please refer to your Policy Booklet. Telephone number: 01242 528844.

### **Complaints**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to your policy booklet for details of the complaint procedure.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body.

### **Financial Services Compensation Scheme**

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. For claims against insurers, you are covered for 90% of the claim, without any upper limit.

Further information is available from the Financial Services Authority or the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300.

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Sections A & B Underwritten by: AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number: 78950. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St. Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Company registration number 93792. Authorised and regulated by the Financial Services Authority. Main Business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number: 426475. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Section C underwritten by: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS16NH. Registered in England and Wales number 103274. DAS Legal Expenses Company Limited is authorised and regulated by the Financial Services Authority.

All the above insurance companies' details can be checked on the FSA register by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0300 500 5000.