



Towergate Bakers Touring Caravan 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

Sections A, B & C of this insurance policy are underwritten by a consortium of leading UK insurers comprising of:
AXA Insurance UK plc
Royal and Sun Alliance Insurance plc
Equity Red Star
Allianz Insurance plc.

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

Type of Insurance and Cover

The Towergate Bakers Touring Caravan policy is a policy providing cover for your Caravan, its Contents and Equipment, and Caravanners Legal Protection. It offers a choice of either New for Old (Select) or Market Value (Economy).

Sections A, B & C.

Significant Features and Benefits

RAC Recovery and Emergency Assistance – available 24 hours a day, 365 days a year whilst touring abroad on the Continent of Europe (cover applies in respect of the Caravan only).

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.
- 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.

Caravan and Contents Section – see Section A of your policy booklet for details.

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 (Economy) will be paid per week for up to 3 weeks.

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

- Theft unless a wheel clamp or other security device required by Towergate Bakers is in operation.
- Loss or damage caused by wear, tear or depreciation or by vermin or by domestic pets 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 us.
- Damage to jewellery, watches, gold and silver articles, money, credit cards, 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.

Continental Use – see section C of policy booklet for details.

Significant Features and Benefits

This provides annual Caravan accident cover whilst touring abroad on the Continent of Europe, or anywhere in the world if you choose the ‘Select’ cover option.

Significant and unusual exclusions or limitations

- The cost of spares, keys or other materials and garage labour.
- Any caravan over 7 metres in body length.
- Any caravan which cannot be recovered by normal trailers or transporters.

Caravanners Legal Protection – see section D 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) injuries 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; replacement caravan hire costs that we have agreed to if your caravan is damaged in a collision.

Significant and unusual exclusions or limitations

- It must 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.
- Disputes over the amount payable are excluded.
- Caravan hire costs are payable only if the collision 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 and this includes opponents' costs.
- Costs incurred before DAS agrees to arrange caravan hire or appoint a representative to help an insured person.
- 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 D 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 support in dealing with worrying problems.

Territorial limits applying to section D.

For uninsured loss recovery and personal injury claims – UK, EU member states and other European countries. For caravan hire costs – England and Wales, mainland 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.

How to Claim

For claims under all Sections please refer to your Policy Booklet.

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

We are members of 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 circumstances of the claim.

Towergate Bakers is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services Authority.

Sections 1 & 2 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 D Underwritten by:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

All the above insurers' details can be checked on the FSA Register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.