

# Touring Caravan Insurance

## Insurance Product Information Document



### Administered by: Towergate Insurance

Towergate Insurance is a trading name of Towergate Underwriting Group Limited, registered in England with company number 4043759. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority. Our register number is 313250.

### Product: Touring Caravan Insurance

### Underwritten by: American International Group UK Limited

American International Group UK Limited is registered in England under number 10737370. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American international Group UK Limited is a member of the Association of British Insurers. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN781109). This can be checked by visiting the Financial Services Register.

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

## What is this type of insurance?

The Towergate Insurance Touring Caravan is a policy providing cover for your caravan and its contents.



### What is insured?

#### Section A – Your Cover

- ✓ Loss or damage to your caravan or caravans caused by:
  - Fire, explosion, lightning and earthquake
  - Storm and flood
  - Malicious acts and/or vandalism
  - Theft or attempted theft
  - Accidental damage whilst towing
- ✓ Emergency removal
- ✓ Loss of use due to an insured event up to £2,000

#### Additional Covers

- Accidental damage to your awning, caravan, contents and equipment whilst detached from the towing vehicle
- Protected no claims discount

#### Section C – Your liability to others

- ✓ We will insure the amounts that you or your family are legally liable to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of owning, possessing or using the caravan, awning, equipment or the contents

#### Optional Covers

- Excess Insurance Protection
- Legal Expenses
- Key Protection



### What is not insured?

#### Section A – Your Cover

- ✗ Any fire damage intentionally caused by you or anyone lawfully in the caravan
- ✗ Any storm or flood damage to contents left in the open
- ✗ Loss or damage intentionally caused by you or anyone lawfully in the caravan
- ✗ Theft of contents whilst outside the caravan and awning
- ✗ Theft of or loss or damage to money, valuables, firearms, wines, spirits and tobacco goods
- ✗ Theft of electronic or electrical equipment whilst left in the caravan whilst not in use
- ✗ Emergency removal where the caravan is unable to be moved due to an inability to conform to the DVLA licensing regulations
- ✗ Any claim that arises where the security requirements have not been met

#### Section C – Your liability to others

- ✗ Liability arising directly or indirectly while you are towing the caravan
- ✗ Liability arising from the caravan being used for any trade or business purpose
- ✗ Liability for death, bodily injury or illness to, you or your family; or any employee of you, your family, or any person to whom the caravan is lent



## Are there any restrictions on cover?

- ! We will not pay for loss or damage caused by you towing your caravan if your caravan weighs more than 95% of the towing vehicle's kerb weight
- ! Limits as stated in your schedule or policy booklet
- ! The excess as shown in your schedule
- ! Contents kept in the awning whilst in use are subject to a maximum of 10% of the sums insured or £500, whichever is less
- ! A single article limit of £500 for contents applies
- ! Limit for claims under Section C – Your liability to others is £2,000,000



## Where am I covered?

- ✓ As per the geographical limits stated in your schedule



## What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us, such as a change to the location at which your caravan is being kept whilst not in use
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must maintain the caravan in a sound, roadworthy condition and keep it in good repair
- You must report any loss, theft, attempted theft or malicious damage to the police as soon as reasonably practicable



## When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



## How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

### Cancellation within 14 days

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your policy documents or within 14 days of the start date of your policy, whichever is later. If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax.

### Cancellation after 14 days

If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax and a cancellation fee.

**Please note:** if you have purchased your policy through a broker, please contact them to cancel your insurance.

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company:** DAS Legal Expenses Insurance Company Ltd **Product:** Towergate Touring Caravan Legal Expenses

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

**This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.**

### WHAT IS THIS TYPE OF INSURANCE?

If your caravan is involved in a road traffic accident that wasn't your fault, caravan legal expenses insurance provides cover to help you recover any losses that are not covered by your caravan insurance policy from the driver at fault. It also provides cover for legal costs if you're prosecuted for a motoring offence in connection with the use or ownership of your caravan or involved in a contract dispute relating to your caravan.



#### WHAT IS INSURED?

##### Uninsured loss recovery and personal injury

Following an accident that wasn't your fault, recovery of compensation for losses that are not covered by your caravan insurance policy such as:

- ✓ Damage to your caravan
- ✓ Damage to personal belongings
- ✓ Death or bodily injury to the driver or passengers

##### Dispute with your insurer

- ✓ Disputes between you and your caravan insurer if they refuse your claim

##### Replacement Caravan Hire

- ✓ A hire caravan if yours cannot be used, following an accident that wasn't your fault

##### Motor Prosecution Defence

- ✓ Defence if you are prosecuted for a motoring offence in connection with the use or ownership of your caravan

##### Motor Contract Disputes

Disputes over:

- ✓ Buying, selling, hiring or insurance of your caravan or its spare parts or accessories
- ✓ Service, repair or testing of your caravan

##### Telephone Helplines

- ✓ Legal advice
- ✓ Tax advice
- ✓ Health and medical information
- ✓ Counselling service



#### WHAT IS NOT INSURED?

- ✗ Claims for uninsured loss recovery, personal injury and replacement caravan hire or motor contract disputes where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs which exceed your policy limit of £100,000 for any one claim
- ✗ Events or disputes that started before the date your cover begins
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ If we agree you can choose your own lawyer, any costs above what we would have paid our preferred lawyers – this is currently £100 per hour (this amount may vary from time to time)



#### ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered for:

- ! The use of your own lawyer. We will appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest
- ! **Uninsured loss recovery and personal injury** claims where the accident was your fault
- ! **Motor prosecution defence** claims:
  - relating to parking or obstruction offences, insurance offences or challenging a fixed penalty notice
  - where you have not reported the claim to us within 10 days of receiving a written Notice of Intended Prosecution
- ! **Motor contract disputes:**
  - where the amount in dispute is £250 or less incl. VAT
  - which relate to a settlement payable under an insurance policy
  - where the agreement was not entered into during the period of insurance
  - other than those that relate to your caravan
- ! **Replacement caravan hire** costs if you are claiming against an uninsured or untraceable driver or where the accident was not entirely the other driver's fault. We will choose the vehicle hire company, the type of caravan to be hired and decide how long a caravan can be hired



## WHERE AM I COVERED?

- ✓ For uninsured loss recovery, personal injury, motor prosecution defence and motor contract disputes the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey
- ✓ For replacement hire vehicle England and Wales, the mainland of Scotland and Northern Ireland, the Isle of Man, Jersey and Guernsey



## WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Co-operate fully with us and the lawyer or other professional we appoint for you
- Give the lawyer or other professional we appoint for you any instructions that we ask you to
- Keep to the terms and conditions of this policy
- Take reasonable steps to avoid and prevent claims and avoid incurring unnecessary costs
- Send everything we ask for in writing, and
- Report to us full and factual details of any claim as soon as possible and give us any information we need
- Tell us as soon as your caravan becomes available for you to use again



## WHEN AND HOW DO I PAY?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



## WHEN DOES THE COVER START AND END?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



## HOW DO I CANCEL THE CONTRACT?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

# Caravan Excess Insurance Protection

## Insurance Product Information Document

Caravan Excess Insurance Protection cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Towergate Touring Caravan Excess

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

### What is this type of Insurance?

Caravan Excess Insurance Protection is insurance that allows you to recover an excess you are liable for following a successful claim under your main caravan insurance policy.



#### What is Insured?

- ✓ An amount equal to the excess in relation to each settled fault claim on your main caravan insurance policy up to £250 in any one policy period.
- ✓ Unsuccessful recovery of the excess cost from a third party
- ✓ Amounts recoverable as shown in your policy certificate



#### What is not Insured?

- ✗ Claims for excess that do not arise from a main insurance policy
- ✗ Claims where the excess is waived or reimbursed or is not exceeded
- ✗ Excess from a claim that has occurred before the commencement date of this policy
- ✗ Excess payments in respect of claims refused by your main insurance policy
- ✗ Claims arising from glass repair or replacement.



#### Are there any restrictions on cover?

- ! Once you have made claims which total £250, no further payments will be made under this policy
- ! This cover is for one caravan only



#### Where am I covered?

The cover provided in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



#### What are my obligations?

- You should pay your premium for the policy
- You must provide receipts for any excess you are wishing to be reimbursed for
- You must report any incident giving rise to a claim on this policy to your motor insurer and you must actively pursue repairs or settlement of your claim
- You must take reasonable steps to safeguard against loss or additional exposure to loss
- You must notify us of a claim within 31 days following the settlement of a claim under your main insurance policy or by a third party



## When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments



## When does the cover start and end?

- The contract is for a duration of one year and will start on the policy commencement date and will end one year later, as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



## How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This Premier European KeyBack insurance policy provides cover for the policyholder and any immediate member of their family, together with named drivers of the vehicle, for insured keys which are lost, stolen or damaged by accidental means. When the policyholder is a company this includes employees of the company who are employed by the company and authorised to use the relevant vehicle or property.



#### What is insured?

Any vehicle, home, caravan or office keys (including security safe keys and any immobiliser, infrared handset and/or alarm which is integral to any insured key if it cannot be repaired or reprogrammed).

The insurer will pay up to £1,500 in any one period of insurance in respect of:

- ✓ locksmiths charges;
- ✓ new locks (if a security risk has arisen);
- ✓ replacement insured keys.

The insurer will also pay:

- ✓ up to £50 in respect of keys locked in your property or vehicle;
- ✓ up to £50 in respect of insured keys which are unusable due to being damaged or broken in the lock;
- ✓ If your vehicle is unusable as a result of the insured keys being lost, stolen or damaged by accidental means, the insurer will also pay up to £40 per day for up to 3 days hire of an ABI class S4 type vehicle, such as a Ford Focus 1.6 or a Peugeot 307 1.6; or
- ✓ If you are stranded due to the insured keys being lost, stolen or damaged by accidental means, the insurer will pay up to £100 per day for a maximum of 3 days in respect of reasonably incurred onward transportation costs.



#### What is not insured?

- ✗ keys which have been lost or stolen for a period of less than 3 days;
- ✗ claims made within 48 hours of the inception date of this policy unless comparable insurance was in place and continues uninterrupted;
- ✗ more than £1,500 in total in any one period of insurance in respect of any or all claims;
- ✗ Onward transport costs where hire has already been supplied;
- ✗ claims where you have failed to safeguard your keys;
- ✗ claims arising from any deliberate or criminal act or omission;
- ✗ claims made without valid receipts or tickets;
- ✗ keys or locks to a higher specification than those that are lost, damaged or stolen;
- ✗ loss of earnings or profits which you suffer as a result of the loss or theft of or damage to any insured key;
- ✗ wear, tear or general maintenance of keys or locks.



#### Are there any restrictions on cover?

- ! Claims must be reported within 30 days of occurrence.
- ! Stolen keys must be reported to the police immediately and a crime reference number obtained.
- ! Claims made within 48 hours of the inception of this policy are excluded unless comparable insurance was previously held and cover continues on an uninterrupted basis.
- ! You must take reasonable steps to safeguard your keys at all times.



## Where am I covered?

You are covered for keys in the European Union.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please call us on **0333 241 9574**

Or you can write to us at:

Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA

## Complaints

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should following the complaints process below.

### Complaints regarding the SALE OF THE POLICY

If your complaint relates to the sale of this policy, please contact your insurance broker.

### Complaints regarding CLAIMS

If your complaint relates to a claim, please contact :

The Quality Assurance Manager

Coplus

Floor 2

Norfolk Tower

48-52 Surrey Street

Norwich

NR1 3PA

**Telephone: 0333 241 9574** or email [qtmail@coplus.co.uk](mailto:qtmail@coplus.co.uk)

If for any reason it is not possible for us to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This applies if you are an individual, or in a business capacity if your annual turnover is up to EUR 2,000,000 (or equivalent in sterling) and you have fewer than 10 members of staff. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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