

## Horizon/Horizon Advantage Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

### Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

### What is Motor Caravan insurance?

This Horizon / Horizon Advantage policy protects your motor caravan, comprising *Comprehensive*, *Comprehensive with UK and European RAC breakdown*, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

### What are the benefits and features of Motor Caravan insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Comprehensive	Comprehensive Advantage
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property	✓	✓
Legal costs incurred with our consent, in connection with a claim against you	✓	✓
Own damage (excluding glass) and fire & theft claims	✓	✓
Windscreen / window breakage	✓	✓
Personal Injury: Benefits for you and/your spouse/domestic partner for death or loss of limbs/sight	£5,000 each	£5,000 each
Medical expenses for anyone injured in your motor caravan	Up to £100 each	Up to £100 each
Personal effects cover for personal belongings which are in or on your motor caravan	*£3,000	*£3,000
New vehicle replacement Vehicles up to 2 years old and less than 12,000 miles	✓	✓
Driving Abroad Automatic free cover in most European countries	✓	✓
European breakdown cover	X	✓
Replacement Locks	✓	✓
Breakdown Assistance provided by the RAC	X	✓
Accident Recovery and approved Repair Service	✓	✓

\*Cover can be increased to a maximum of £5,000. If the vehicle is valued at less than £15,000, personal effects cover is granted at £750 with the option to increase this to a maximum of £2,000.

If you have selected this cover it will be itemised on your schedule and the cover details will be set out in your policy booklet.

### What are the significant or unusual exclusions or limitations of Motor caravan insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 - 11 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Policyholders with Comprehensive cover who are aged 25 or over at the commencement or renewal of the policy will be entitled to Third Party Only cover whilst driving other people's cars. Your certificate will confirm if you have this cover.
- The first part of any claim - this is known as the "excess" (See Section 1). These are set out below.

Standard Excess	£200
Glass Excess	£75
Maximum payable in any one glass claim	£3,000

- Loss or damage arising from theft while the ignition keys of your motor caravan have been left in or on your vehicle. (See Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages. (See Section 1)
- Loss of value following a repair. (See Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- The maximum amount that will be paid out for damage to a third party 's property will be £20,000,000. (See Section 2)

#### **Exclusion**

##### **Inappropriate use (refer to the General Exclusions section of your policy booklet)**

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the "Description of use" section of your Certificate of Insurance or while it is being driven by any person not described in your Certificate of Insurance as being entitled to drive.

##### **How long does my Motor caravan insurance run for?**

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

##### **What happens if I take out cover and then change my mind?**

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or, the day on which you receive your policy or renewal documentation, whichever is the later.

##### **How do I make a claim?**

Should you need to make a claim under this policy, please contact us on 0800 02 80 038.

##### **How do I make a complaint?**

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance advisor or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

##### **Would I receive compensation if Aviva were unable to meet its liabilities?**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

##### **Telephone Taping**

For our joint protection telephone calls may be recorded and/or monitored.

#### **LONG TERM TOURING & FULL TIMING**

Please be aware that this quotation (or renewal) is subject to the following conditions:

- **Proposers must maintain a full UK residence, either through ownership or long term rental agreement (of at least 9 months) unless a full-timing rate has been agreed and paid.**
- **This address must be the one at which the proposer is on the electoral roll, (unless a full-timing rate has been agreed and paid) and also the one that appears on the driving licence and vehicle documentation.**
- **The motor caravan must at all times have a valid MOT certificate (unless not required due to age of vehicle) & current UK road fund licence tax disc.**

Should the insurers request a copy of a utility bill as evidence of residence at the address at any time, (inception, mid-term, renewal, at time of claim) then one must be provided. This is due to our records being subject to random audit by the insurers.