



## Touring Caravan 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 documentation. It is important that you read the policy documentation carefully when you receive it.

One policy booklet covers all sections of this policy.

### Who is the Insurer?

The Insurer of all sections of this policy is Aviva Insurance Limited.

### What is Touring Caravan Insurance?

**Touring Caravan** is a multi-section caravan insurance policy. All sections are automatically provided. Sections are provided for the Caravan & Caravanning and Camping Equipment, Caravan Contents, Hotel & Caravan Hire Expenses, Get You Home Expenses and Liability.

Limits applying will either be contained within the policy or clearly marked on your policy schedule.

### All Sections

#### Significant and unusual exclusions or limitations

You must comply with conditions of the policy explained in the **General 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 most claims - this is known as an 'excess'. For most claims the excess is £100
- Certain losses or damage if any endorsement/clause is shown on your policy schedule - e.g. theft cover may be restricted under the policy unless certain security measures are in force
- Damage caused by chewing, scratching, tearing or fouling by domestic animals
- Any loss or damage deliberately caused by you, or your family, or by any other person lawfully in your home.

**Caravan & Caravanning and Camping Equipment Section** – see Caravan & Caravanning and Camping Equipment section of the policy for details.

#### Significant Features and Benefits

Cover is provided for loss of or damage to;

- the **caravan** structure as described on your schedule, and its fixtures, fittings, furnishings and utensils while in the **caravan**
- **caravanning and camping equipment**

#### Significant and unusual exclusions or limitations

No cover is provided for;

1. Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rot, water leakage or any gradually operating process.
2. Electrical or mechanical breakdown, failure or damage.
3. Damage to tyres, unless caused by an accident to the **caravan**, or vandalism.

4. Theft or attempted theft of the **caravan** when left unattended and not attached to the towing vehicle for a period exceeding 8 hours, unless secured by a wheelclamp, hitchlock or immobiliser.
5. Theft of fixtures, fittings, furnishings and utensils from the **caravan** while unattended, unless the **caravan** is securely locked and force and violence are used to enter it.
6. Theft or loss arising from deception, or from the use of stolen, forged or invalid cheques/drafts/bank notes and the like.
7. Repatriation from any country outside of the **United Kingdom**.
8. Any loss arising out of the liquidation, insolvency or bankruptcy of a caravan dealer or agent.
9. Confiscation or detention by Customs or other officials.
10. Business or professional use or letting out on hire

**Caravan Contents Section** - see Caravan Contents section of policy booklet for details.

#### **Significant Features and Benefits**

. Loss of or damage to

- **Caravan contents** contained within the **caravan**
- **Caravan contents** and **caravanning and camping equipment** outside of the **caravan** provided **you** are caravanning away from home, up to a maximum of £1,500 with a single article limit of £250.

**Significant and unusual exclusions or limitations** - see Caravan Contents section of policy Booklet for details.

- Jewellery, gold, silver, furs, hearing aids, cameras or photographic equipment, binoculars, video cameras and accessories, mobile phones, computers or computer equipment designed to be portable, satellite navigation systems, pagers, computer software, gaming consoles and associated peripherals, games, audio equipment, recording tapes, discs or records, cycles, money, cheques or credit cards, business books or documents.
- Theft of **caravan contents** from awnings (except as mentioned under What is Insured)
- Theft from the **caravan** not involving forcible or violent entry or exit.
- Loss in value
- Loss or damage caused by wear and tear, the process of cleaning, repairing or restoring any item, light, atmospheric conditions, frost, moth, vermin, gradual deterioration, manufacturing defects,, mildew, rot, water leakage or any gradually operating process.
- Electrical or mechanical breakdown
- Boats and ancillary equipment
- Breakage of sports equipment when in use.

**Hotel and Caravan Hire Section** - see Hotel and Caravan Hire section of policy booklet for details.

#### **Significant Features and Benefits**

If **your caravan** becomes uninhabitable following an incident insured by Section 1 and **you** are away from home on holiday **we** will contribute towards the cost of:

- a. hotel accommodation and/or hire of another caravan to enable **You** to continue the holiday
- or**
- b. if **you** decide instead to abandon the holiday, **we** will pay the cost of recovering the **caravan contents** to **your** home address up to a maximum cost of £200.

Such hotel or hire expenses specified in a. above will also be accepted if the **Caravan** is damaged, or stolen before **You** are due to depart on a holiday booked prior to the incident and a repair or replacement cannot be completed by the planned departure date.

**Get You Home Expenses Section** - see Get You Home Expenses section of policy booklet for details

#### **Significant Features and Benefits**

If **You** are on holiday with the **caravan** in the **United Kingdom** and the towing vehicle and/or **caravan** suffers an accident or breakdown we will cover the cost of:

- a. Removing the vehicle and/or **caravan** to the nearest repairer
- b. Hire charges for a similar vehicle and/or **caravan** to continue the planned trip, but in respect of the **caravan** not exceeding the cover given under Hotel and Caravan Hire Section.
- c. Storage charges whilst awaiting repair
- d. Rail fares for **you** and **your** party to return home.
- e. The cost of returning the vehicle and/or **caravan** to **your** home address.
- f. If the driver falls ill, and there is no other member of the party capable of driving **we** will pay the cost of d and e as defined above.

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

Any claim which results from a wilful act by **you** or any member of **your** party.

2. Any expenses following mechanical breakdown caused by lack of oil or water, or frost damage.
3. Any expenses which are covered by **your** motor policy.
4. The cost of repairs to **your** vehicle.
5. The cost of repairs to **your caravan**, unless otherwise covered under Section 1.
6. Any expenses following mechanical breakdown of the vehicle where the vehicle is more than 5 years old.
7. Any expenses following damage to tyres unless caused by an accident or vandalism.
8. Any expenses following accident, breakdown or illness occurring outside the **United Kingdom**.
9. Any expenses following illness, caused by a pre existing condition.

**Liability Section** - see Liability section of policy booklet for details

#### **Significant Features and Benefits**

We will pay:

- Damages or compensation to a Third Party for the injury or damage caused.
- A Third Party's legal costs incurred in claiming compensation from You as agreed by Us or awarded by a court or tribunal.
- Your legal costs for defending the claim as agreed by Us or awarded by a court or tribunal if incurred with Our prior written consent.
- You may request that cover under this Section be extended to any named person using Your Caravan with Your permission. If the Underwriters agree in writing to this request, cover will be extended and the named person must observe, fulfil and be subject to the terms of this Section.
- **We** will not pay more than the limit shown on **your schedule** for any one incident.

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

**We** will not cover liability in connection with:

- the **Caravan** is attached to the towing vehicle or if it becomes detached when being towed. Please note that this cover should be provided by the insurer of the towing vehicle.
- any accidental bodily injury or illness to any **domestic employee** if the injury or illness happens as a result of or in the course of their employment by **you**;
- loss of or damage to property which belongs to **you, your** family or is in **your** care;
- any **motorised vehicle**;
- any agreement except to the extent that **you** would have been liable without that agreement;
- **your** trade, business or profession;
- boats, boards and craft designed to be used on or in water, other than:
  - those only propelled by oars or paddles;
  - pedestrian-controlled toys or models;
- deliberate or malicious acts;
- transmission of any communicable disease or virus by **you**;
- dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);
- death, bodily injury or illness to **you** or **your** family

### ***Dangerous Dogs Act 1991***

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further

guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Please also see the General Exclusions.

### **Useful Information**

#### **How long does my Touring Caravan insurance run for?**

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown in 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. If you wish to cancel and the insurance has not yet commenced, you will be entitled to a full refund of the premium paid.

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

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

For claims under all Sections call **[insert broker name and telephone number]**

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

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. In the first instance, please contact **[insert brokers name, Complaints address and telephone number]**.

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 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 Call Recording**

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

Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.