

Important: Please read and keep it safe

# Sunset Insurance Policy Summary



## Comfort Insurance - Sunset Policy Summary

This policy summary provides an overview of cover for the Caravan Protector policy. It does not include the full terms and conditions of the policy, which can be found in the policy wording. Please ensure that you read the policy wording and fully understand the terms and conditions.

The policy provides cover for 12 months following acceptance of the proposal form and payment of the premium or agreement to pay the premium. This policy will be governed by and construed in accordance with English Law (11).

### Key features and benefits

*For your ease of reference, the policy wording page numbers are shown in brackets.*

1. Cover against loss or damage to the caravan caused by an insured peril which happens within the geographical limits (p7).
2. Contents - All accessories which are owned by you or are your responsibility and would you take with you when using your caravan including pedal cycles and portable motor movers, excluding money and valuables, providing contents cover is requested on the proposal form (p5).
3. Emergency Removal - If you suffer an insured loss away from your home and it is not repairable, we will cover the costs of recovering your caravan. We will also pay for re-delivery once your caravan has been repaired (p7).
4. Loss of use - If you cannot stay in your caravan as a result of loss or damage and you decide to continue with your holiday, we will pay for hotel accommodation up to £75 a day for up to 14 days or we will pay for you to hire another caravan for up to £75 per day for up to 14 days (p7).
5. Public Liability - We will cover you for up to £2,000,000 for any amounts you legally have to pay for causing accidental bodily injury or death or accidental damage to property arising out of you owning or using your caravan excluding when towing (p8).

### Security arrangements

In common with all other caravan policies we insist on a minimum level of security to reduce the risk of theft.

Our security requirements are as follows:

1. When the caravan is left unattended, whilst attached to the towing vehicle, it must be protected by a wheel clamp (p11).  
*If a twin axle caravan both axles must have a wheel clamp fitted.*
2. When the caravan is left unattended, whilst detached from the towing vehicle, it must be

protected by a hitchlock AND a wheel clamp (p11).

*If a twin axle caravan both axles must have a wheel clamp fitted.*

### Exclusions and Limitations

1. Theft of caravans that are not protected by a hitchlock and wheel clamp/wheel clamps whilst unattended and detached from the towing vehicle (p11).
2. Theft of caravans that are not protected with a wheel clamp/wheel clamps and left unattended whilst attached to the towing vehicle (p11).
3. Theft of contents whilst outside the caravan, if not kept in an awning (p7).
4. Theft of money, firearms, wines, spirits and tobacco goods, caravan generators or valuables i.e. precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers (including laptops and tablet computers), binoculars, telescopes, phones, pictures, works of art, antiques, stamps, medal and coin collections, sporting equipment and portable audio equipment and therefore these should not be included in the sum insured (p7).
5. Theft of or loss or damage to the caravan while the caravan is not in use unless it is kept at your home or at a storage address you have written and told us about and which we have accepted (p7).
6. Theft of or loss or damage to the caravan while in use, if left in communal parking areas, on public roads or highways (p7).
7. Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan (p7).
8. Theft of electronic or electrical equipment whilst left in the caravan when it is not in use (p7).
9. You will pay an amount towards each claim (the excess - £100). You do not pay any excess if your caravan is stolen or damaged whilst stored on a Caravan Storage Site Owners Association (CaSSOA) storage site (p10).
10. It is a condition of this policy that a serial, vin or chassis number is provided to us at inception of the policy for pre-1992 caravans. For caravans post-1992 you will need to provide us with the CRiS (Caravan Registration and Identification Scheme) number at inception of the policy.  
We will be unable to deal with a claim unless we have this identification number. You will be required to produce the CRiS registration document in the event of a total loss of the caravan. Do not keep this document in your caravan. (p11).

## Claims Procedure

If you wish to make a claim, you may either contact the intermediary who arranged cover for you, who will notify us of your claim, or us.

**AmTrust Europe Claims Hotline**  
**0115 934 9818**  
**(9a.m. - 5 p.m. Mon-Fri)**

## Claims Settlement

1. New for old cover - If your caravan is under five years old from the year of manufacture, and you have been the only owner then you should insure your caravan for the same amount, as it would cost to replace your caravan with a new one. The policy automatically gives five years new for old cover and so if you have a total loss claim within the first five years from the date of manufacture then we will replace your caravan of the same make and model (p9).
2. Agreed value - If your caravan is under five years old from the year of manufacture, and you have not been the only owner then you should insure your caravan for the same amount as you bought it. This policy automatically gives five years agreed value cover; if you have a total loss claim then we will pay you the same amount you paid for your caravan. You must have bought your caravan from a caravan dealer and you must have the original receipt or you must be able to provide a valuation from a caravan dealer at the time of the claim (p9).
3. Market value - We may pay the retail value of the caravan at the time of the loss or damage (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition. (p9).

## Payment of premiums

Premiums must be paid in full at the time of taking out the policy.

## Cooling off Period

Before you accept our policy you have 14 days to review your policy wording. If you are not totally happy with the policy and you have not made a claim you can write to us requesting that your insurance is cancelled and that any monies paid are returned. We will then cancel your insurance.

## Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' (p13). We will give you a maximum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions. A £25 fee will be charged to cancel the policy.

Comfort Insurance, Comfort House, Goresbrook Road  
Dagenham RM9 6UR Tel. No. **+44 (0) 20 8984 0777**

## Complaints Procedure

### If your complaint is about the way a policy was sold to you

If at any time you have any query or complaint regarding the way the policy was sold, you should refer to the insurance intermediary who sold the policy to you.

### If your complaint is about the administration of the Policy

We always aim to provide a first-class service. However, if you should have a query or complaint regarding the administration of the policy you should address your complaint to:

Complaints Department  
AmTrust Europe Limited  
Market Square House  
St James's Street  
Nottingham NG1 6FG

Tel. No. **+44 (0) 115 941 1022**

We will contact you within five days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

If we have not given you an answer in eight weeks we will tell you how you can take your complaint to the Financial Ombudsman Service for review.

Once you have received your final response from us and if you are still not satisfied you can contact the Financial Ombudsman Service:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

By telephone on **0800 023 4 567** or **0300 123 9123** or by Email

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

We are 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 upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the internet at: [www.fscs.org.uk](http://www.fscs.org.uk) or be contacted on **0207 741 4100**.

This complaints procedure does not affect any legal right you have to take action against us. You can check the above details on the Financial Services Register by visiting the FCA website: [www.fca.org.uk](http://www.fca.org.uk).

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Telephone 020 8984 0777 Fax 020 8984 0666 E-mail [info@comfort-insurance.co.uk](mailto:info@comfort-insurance.co.uk)



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