

AA Caravan Insurance; Essentials Policy Summary

AA

This policy summary provides an overview of cover for the AA Caravan Insurance – Essentials policy. It does not include the full terms and conditions of the policy, which can be found in the policy booklet. Please ensure that **You** read the policy **Schedule**, policy summary and policy booklet to 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.

Name of the insurance undertaking

Section 1; AA Caravan Insurance - Essentials Policy is Underwritten by Allianz Insurance plc.

Section 2; Caravanner's Legal Protection Insurance is underwritten by DAS Legal Expenses.

Section 1; AA Caravan Insurance – Essentials Policy

Significant features and benefits

- Cover against loss or damage to the **Caravan** caused by an insured peril.
- **Contents** – **We** will insure **Contents** that **You** would normally take with **You** when **You** are using **Your Caravan** providing **Contents** cover is requested and shown on the **Schedule**.
- Emergency removal – If **You** suffer an insured loss away from **Your Home**, **We** will cover the costs of recovering **Your Caravan**. **We** will also pay for re-delivery once **Your Caravan** has been repaired.
- 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 £50 a day for up to 14 days or **We** will pay for **You** to hire another **Caravan** for up to £50 per day for up to 14 days.
- 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.

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:

- When the **Caravan** is left **Unattended**, whilst attached to the towing vehicle, it must be protected by a wheel clamp of proprietary make. If a twin axle **Caravan** both axles must have a wheelclamp fitted.
- When the **Caravan** is left **Unattended**, whilst detached from the towing vehicle, it must be protected by a hitchlock AND a wheel clamp of proprietary make. If a twin axle **Caravan** both axles must have a wheelclamp fitted.

Significant and unusual exclusions or limitations

- Theft of **Caravans** that are not protected by a hitchlock and wheelclamp whilst **Unattended** and detached from the towing vehicle. If a twin axle **Caravan** both axles must have a wheelclamp fitted.
- Theft of **Caravans** that are not protected with a wheel clamp and left **Unattended** whilst attached to the towing vehicle. If a twin axle **Caravan** both axles must have a wheelclamp fitted.
- Theft of **Contents** whilst outside the **Caravan**, if not kept in an awning.
- 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, 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.
- Theft of or loss or damage to the **Caravan** while the **Caravan** is not being used unless it is kept at **Your** permanent **Home** or at a **Storage Address** **You** have written and told **Us** about and which **We** have accepted.
- Theft of **Contents** unless there is evidence of forcible or violent entry or exit to or from the **Caravan**.
- Theft of electronic or electrical equipment whilst left in the **Caravan** when it is not in use .
- **You** will pay an amount towards each claim (the excess - £150). **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.

How to Claim

AA Caravan Insurance Services
Ellenborough House
Wellington Street
Cheltenham
Glos
GL50 1XZ.
Tel: 0370 010 1893.

When submitting a claim form **You** must give **Your** policy number. When **You** become aware of an event which is likely to result in a claim under this policy.

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** with a brand new one.

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 and so 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.

3. Caravans over five years old

We may pay the retail value of the **Caravan** at the time of the loss or damage less a deduction to reflect pre-accident condition.

Section 2; Caravanners' Legal Protection Insurance

Significant features and benefits

- Uninsured Loss Recovery – To recover an **Insured Persons** uninsured losses and costs after an event which causes damage to the **Insured Caravan** or to personal property in it or injures or kills an **Insured Person** while he or she is in or on the **Insured Caravan**.
- Replacement Caravan Hire – If **You** are unable to use **Your** caravan as a result of an accident within the United Kingdom and need a replacement caravan, **We** will arrange a replacement caravan from an approved caravan hire operator.

Significant and unusual exclusions

- Any claim reported to **Us** more than 180 days after the date an **Insured Person** should have known about the insured incident.
- Any **Legal Costs** and **Caravan Hire Costs** that are incurred before **We** agree to pay them.
- For Replacement Caravan Hire – A replacement caravan will only be arranged if the **Insured Caravan** cannot be used.

Cancellation rights

You have the right to cancel **Your** policy during a period of 14 days commencing the day of purchase of the contract or the day on which **You** receive **Your** policy documentation whichever occurs the later.

If **You** wish to do so, and the insurance cover has not yet commenced, **You** will be entitled to a full refund of the premium paid.

Cancellation

If **You** cancel the policy short period rates will apply to any mid term cancellation, other than for reasons of sale of property or death of insured.

The rates are:

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| • Up to 2 months from inception or renewal: | 25% of annual premium |
| • Up to 3 months from inception or renewal: | 35% of annual premium |
| • Up to 4 months from inception or renewal: | 40% of annual premium |
| • Up to 5 months from inception or renewal: | 50% of annual premium |
| • Up to 6 months from inception or renewal: | 60% of annual premium |
| • Up to 7 months from inception or renewal: | 65% of annual premium |
| • Up to 8 months from inception or renewal: | 75% of annual premium |
| • After 8 months from inception or renewal: | 100% of annual premium. |

In the event of a claim no return will be given.

What do I do if I am unhappy with the service I receive?

If **You** wish to complain please contact **Us** using the address below.

Managing Director
AA Caravan Insurance Services
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ.

If **You** remain unhappy with **Our** final response, or **We** have not managed to provide a final response within 8 weeks of **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service for help and advice at:

Insurance Division Financial Ombudsman Service
Exchange Tower
London, E14 9SR.
Tel: 0800 023 4567 or 0300 123 9123.
Email: complaint.info@financial-ombudsman.org.uk

For full details about how to complain, please see the policy booklet.

Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **Your** insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For Insurance **You** are covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or telephone 0800 678 1100 or 0207 741 4100.

