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AA Caravan Essentials Insurance – Policy Summary

This policy summary provides an overview of cover for the Essentials 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.

Name of the insurance undertaking

All sections of this insurance policy are underwritten by a consortium of leading UK insurers comprising of:

AXA Insurance UK plc

Allianz Insurance plc

Pinnacle Insurance plc

Key features and benefits

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

- 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 on the proposal form.
- 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 or proprietary make. If a twin axle caravan both axles must have a wheelclamp fitted.

Exclusions and 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 Insurance Services Ltd, Ellenborough House, Wellington Street, Cheltenham, Glos GL50 1XZ. Tel: 0870 010 1893 (calls cost up to 13p (incl. VAT) per minute, plus your phone company's access charge).

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 (as shown in the current edition of Glass's Guide to Caravan Values), less a deduction to reflect pre-accident condition.

Your 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:

- 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.

The Customer Care Unit
AA Insurance Services
PO Box 2AA
Newcastle Upon Tyne
NE99 2AA

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, South Quay Plaza, 183 Marsh Wall, 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 wording.

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.