

AA Caravan Insurance; Standard or Select Policy Summary

AA

This policy summary provides an overview of cover for the AA Caravan Insurance Standard or Select 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** and policy booklet to fully understand the terms and conditions. One policy booklet covers all sections of this policy. 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

Other than noted immediately below, this policy is underwritten by Allianz Insurance plc.

Section C of this policy is underwritten by DAS Legal Expenses Insurance Company Limited.

Type of Insurance and Cover

The AA Caravan Insurance Standard or Select policy is a multi section policy providing cover for **Your Caravan**, its **Contents**, Equipment and Legal Expenses cover. The available policies offer either New for Old (Select) or Market Value (Standard) cover.

Significant features and benefits

The policy covers all types of damage or loss whilst the **Caravan** is being towed, is on site or in storage both in the UK and the continent of Europe.

Significant and unusual exclusions or limitations

- **You** must comply with conditions of the policy explained in the Policy 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 certain claims – this is known as an **Excess**. Please see **Your** policy **Schedule** for detail of the **Excess** which applies.

Sections A & B

Significant Features and Benefits (see Section A and B of policy booklet for details)

- Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, including the cost of recovery following an accident (at home or abroad) to the most suitable repairer and return to **Your** home address.
- £2million to cover damages and costs for which **You** are legally liable in respect of injury or damage to any person or their property from any accident involving the caravan.
- Loss of use – if the **Caravan** cannot be used because of an insured event then, subject to providing evidence of a planned holiday, up to 5% of the **Sums Insured** (Select) and up to 3% of the **Sums Insured** (Standard) will be paid per week, subject to a limit of 15% (Select) and 9% (Standard).

Significant and unusual exclusions or limitations (see Section A and B of policy booklet for details)

- Theft unless a wheel clamp or other security device agreed by AA Caravan Insurance Services is in operation.
- Loss or damage caused by wear, tear or depreciation or by vermin or by water ingress through seams and seals.
- Loss or damage when the **Caravan** is let for hire or reward (unless confined to a fixed site) or in use in connection with a profession, business or employment.
- Loss or damage to the **Caravan** and its **Contents** whilst not in use unless it is kept within the boundaries of **Your** permanent home or other location as notified to and accepted by the insurers.
- Loss or damage to jewellery, watches, gold and silver articles, money/cash, pedal cycles, cameras, camcorders and any other articles of a valuable nature.
- Damage to **Contents** by theft or attempted theft while the **Caravan** is left unlocked whilst unattended.
- Damage to tyres by punctures, cuts, bursts or braking.
- Liability arising in connection with any vehicle being used for towing the **Caravan**.
- Liability arising from the **Caravan** being used for any trade or business purpose.
- Loss or damage by any cause not listed in the policy booklet.
- The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.

DAS Legal Expenses cover (see Section C of the policy booklet for details)

Significant Features and Benefits

- Uninsured Loss Recovery and Personal Injury; **We**; or if **We** agree it is necessary, external lawyers that **We** will appoint; will negotiate to recover uninsured losses and costs following an event which:
 - a) causes damage to **Your** caravan or to personal property in it; or
 - b) injures or kills an **Insured Person** while they are in or on the caravan.
- Pursue **Your** rights if **You** have a dispute with **Your** caravan insurers regarding the payment of a claim. Disputes with **Your** insurer over the amount payable under **Your** caravan policy are excluded. Replacement **Caravan Hire Costs**: **We** will cover replacement **Caravan Hire Costs** that **We** have agreed to prior to being incurred.

Significant and unusual exclusions or limitations (see Section C of policy booklet for details)

- It must be and must continue to be more likely than not that the **Insured Person** will recover damages.
- Anyone claiming must be in or on **Your** caravan with **Your** permission when the damage and/or injury is caused.
- The person towing **Your** caravan must have valid motor insurance.
- The person **You** are seeking to claim against must be identifiable and traceable and have a valid motor insurance policy.
- **Caravan Hire Costs** are payable only if the accident was entirely the other person's fault and **Your** caravan cannot be used.
- Only costs charged by a lawyer appointed, or caravan hire company selected by DAS are covered.
- External costs are limited to £100,000.
- Costs incurred before DAS agrees to arrange caravan hire or appoint a representative to help an **Insured Person**.
- DAS will appoint a lawyer who will represent the **Insured Person** according to DAS standard terms.
- Unless DAS agrees to start legal proceedings or there is a conflict of interest, DAS is free to choose a representative to help the **Insured Person**.
- DAS will choose the caravan hire company, type of caravan to be hired and decide how long the caravan can be hired for.
- An **Insured Person** must meet the age and licensing conditions of the caravan hire company chosen by DAS and must follow any conditions of hire.

24 Hour Telephone helplines – see Section C for details.

- Eurolaw Legal Advice – Advice on personal legal problems within UK and EU law.
- Tax Advice – Personal taxation advice.
- Counselling service – DAS's qualified counsellors provide a confidential counselling service.

Territorial limits applying to Section C

For **Legal Costs** claims – UK, EU member states and some other European countries.

For **Caravan Hire Costs** – England and Wales, mainland N.I and Scotland, the Isle of Man, Jersey and Guernsey.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in **Your** policy **Schedule**.

Cancellation rights

You have the right to cancel **Your** policy during a period of 14 days after the later of the day of purchase of the contract or the day on which **You** receive **Your** policy documentation. A full explanation of **Your** cancellation rights can be found in **Your** policy booklet on page 5.

How to Claim

For claims under all Sections please refer to **Your** policy booklet. Telephone number: 01242 528844.

Complaints

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.

Is there any protection for me if my insurer is unable to meet its liabilities?

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.

