

AA Caravan Standard or Select Insurance – Policy Summary

This Policy Summary provides an overview of cover for the 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, Policy Summary 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 Caravan policy is a single 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 accidental 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 details of the excess which applies.

Sections A & B

Significant Features and Benefits

Cover is provided for an extensive list of perils such as accidental damage, fire, storm, flood, theft, etc. – see the Policy Booklet, 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 sum insured (**Select**) and up to 3% of the sum insured (**Standard**) will be paid per week, subject to a limit of 15% (**Select**) and 12% (**Standard**).

Significant and unusual exclusions or limitations– see Section A of Policy Booklet for details.

- Theft unless a wheel clamp or other security device agreed by AAIS 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 any 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 A 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 cost 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.

Member Relations
The Automobile Association
Lambert House
Stockport Road
Cheadle
Cheshire
SK8 2DY

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 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.