

# AA Touring Caravan Insurance Policy Summary

**AA**



# Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by AA Caravan Insurance Services policy. It does not contain the full terms and conditions of the cover, which can be found in the **Policy** booklet. The page numbers shown in brackets beside each part of the cover are the page numbers in the **Policy** booklet. It is important that **You** read the **Policy** wording and **Schedule** carefully when **You** receive them. **You** should regularly review **Your** cover to ensure that it continues to meet **Your** needs.

The **Policy** provides cover for 12 months or as otherwise shown in **Your Policy Schedule** following acceptance and payment of the premium or agreement to pay the premium. English law will apply to the legal expenses section. The rest of your policy is governed by the law that applies to where **You** reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. **You** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **We**, will communicate to **You** in English.

## Your Policy Schedule

The levels of cover **You** select are shown in **Your Policy Schedule**. The parts of the **Policy** that are covered are clearly shown in **Your Schedule**. **We** agree to provide the insurance described, subject to the terms, conditions, exclusions and limitations as described in **Your Policy** wording and contained within these key facts. To make sure **You** get the most from the cover, please take time to read the **Policy** wording and **Schedule** carefully.

## What cover is available?

The AA Touring **Caravan** policy provides the following cover options. Limits apply to each Part and full details to be found in **Your Policy** wording:

## Part A – (Pages 20 – 22)

**Part A Sub-Section A** – Damage to **Your Awning, Caravan, Contents** and **Equipment**. This covers, fire, explosion, lightning, earthquake, storm, flood, malicious acts of vandalism, theft or attempted theft and accidental damage whilst **Towing**.

**Part A Sub-Section B Emergency Removal** – Cover if **Your Caravan** cannot be moved as a result of loss of damage whilst **In Use**.

**Part A Sub-Section C** – Loss of Use If **You** cannot stay in **Your Caravan** as a result of **Sub-Section A in Part A**.

**Part A Sub-Section D** – Additional Benefits – When the **Caravan** is **In Use, Contents** will be covered whilst kept in the **Awning**.

## Part B – Your Additional Covers (Pages 22 – 23)

**Accidental Cover** – this covers damage to **Your Awning, Caravan, Contents** and **Equipment**.

**Protected No Claims Discount** – Once **You**, have earned 3 years no claims discount, **You**, can choose to protect the discount if **You** pay an extra premium at each renewal. If **You** choose Protected No Claims Discount and pay the extra premium for this, **We**, will not reduce **Your** discount when **You** renew **Your Policy**, if **You** have made only one claim in the period of insurance.

## Part C – Your Liability to others (Page 25)

Cover for **Your** legal liability for causing bodily injury, death, disease, loss or damage to property arising out of **You** owning, possessing or using the **Caravan, Awning, Equipment** or the **Contents, You** have insured under this **Policy**.

## Part D – Excess Insurance Protection (Pages 26 – 30)

Cover for the **Excess, You** would have been responsible for following the successful fault based claim of any physical damage for **Your Caravan** in respect of claims arising as a result of accidental damage, fire, theft, or vandalism

## Part E – Legal Expenses (Pages 31 – 39)

This provides legal cover for insured incidents, such as uninsured loss recovery, Motor prosecution defence and Replacement **Caravan** hire.

## Part F – Key protection (Pages 40 – 47)

Cover for keys, locks and vehicle hire.

# Summary of Cover and Limits

## Part A – Damage and Perils

AA Caravan Insurance Services is a brand style of the Automobile Association used under license by Towergate Underwriting Group Limited which arrange and administer the insurance

**Insurer:** AIG Europe Limited is registered in England under number **1486260**. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited is a member of the Association of British Insurers. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN202628). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>)

**Making a claim:** If **You** need to make a claim, **You**, should telephone Towergate Insurance on **0370 010 1893**, or email **leisureclaims@towergate.co.uk** or write to AA Caravan Insurance Services, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

The **Excess** is shown in **Your Schedule**

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits   | Significant and unusual exclusions or limitations   | Limits   |
|---|---|--|
| Cover for Damage to <b>Your Awning, Caravan, Contents</b> and <b>Equipment</b> caused by: | Loss or damage to <b>Caravan</b> generators or damage to the <b>Caravan</b> resulting from using generators.  | <b>Sums insured on Schedule</b><br>£500 limit for any one item of <b>Your Contents</b> . |
| Fire, explosion, lightning and earthquake   | Any fire damage intentionally caused by <b>You</b> or anyone lawfully in the <b>Caravan</b>   | <b>Sums insured on Schedule</b>  |
| Storm and flood   | Any Storm or Flood damage caused to <b>Contents</b> left in the open  | <b>Sums insured on Schedule</b>  |
| Malicious acts and/or vandalism   | Any loss or damage intentionally caused by <b>You</b> or anyone lawfully in the <b>Caravan</b>  | <b>Sums insured on Schedule</b>  |
| Theft or attempted theft  | Theft of <b>Contents</b> whilst outside the <b>Caravan</b> and <b>Awning</b> .<br>Theft of or loss or damage to <b>Money, Valuables, firearms, wines, spirits</b> and tobacco goods.<br>While the <b>Caravan</b> is left unattended without the doors and windows being closed and locked.<br>Theft of electronic or electrical equipment whilst left in the <b>Caravan</b> whilst not <b>In Use</b> .  | <b>Sums insured on Schedule</b>  |
| <b>Accidental Damage</b> during <b>Towing</b>   | Damage to tyres by punctures, cuts, bursts or braking.<br><b>Accidental Damage</b> during <b>Towing</b> unless:<br>(a) the <b>Caravan</b> is attached to a towing vehicle at the time of the loss or; the <b>Caravan</b> had not been deliberately uncoupled from the towing vehicle; and<br>(b) the vehicle used for <b>Towing</b> the <b>Caravan</b> is suitable for such use.<br>(c) The driver of the towing vehicle holds the appropriate license for the vehicle and towing requirements set out by the DVLA. | <b>Sums insured on Schedule</b>  |

| Significant Features and benefits  | Significant and unusual exclusions or limitations   | Limits                  |
|--|---|-------------------------|
| <p>Emergency Removal</p> <p>If <b>Your Caravan</b> cannot be moved as a result of loss or damage while <b>In Use</b>, <b>We</b> will reimburse <b>You</b> the costs <b>You</b> reasonably have to pay to:</p> <ul style="list-style-type: none"> <li>i) recover the <b>Caravan</b> from the scene of a road traffic accident;</li> <li>ii) remove the <b>Caravan</b> from the premises of a recovery company to the nearest approved repairer;</li> <li>iii) redeliver the <b>Caravan</b> to <b>You</b> at <b>Your Home</b> or <b>Storage Address</b> as shown in <b>Your Schedule</b>.</li> </ul> | <p>Emergency removal where the <b>Caravan</b> is unable to be moved due to an inability to conform to the DVLA licensing regulations.</p> | <p>Reasonable costs</p> |
| <p>Loss Of Use</p> <p>If <b>You</b> cannot stay in <b>Your Caravan</b> as a result of loss or damage covered under Sub Section A of Part A, and <b>You</b> decide to continue with <b>Your</b> holiday,</p> <ul style="list-style-type: none"> <li>a) hotel accommodation costs for up to 14 days; or</li> <li>b) hire costs for a replacement caravan for up to 14 days.</li> </ul>   | <p>Food and drink</p>   | <p>£2,000</p>           |

## Part B – Your Additional Covers

**Insurer:** AIG Europe Limited is registered in England under number **1486260**. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited is a member of the Association of British Insurers. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN202628). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

**Making a claim:** If **You** need to make a claim, **You**, should telephone Towergate Insurance on **0370 010 1893**, or email [leisureclaims@towergate.co.uk](mailto:leisureclaims@towergate.co.uk) or write to AA Caravan Insurance Services, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

The **Excess** is shown in **Your Schedule**

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits  | Significant and unusual exclusions or limitations  | Limits                                 |
|--|--|--|
| <p><b>Accidental Damage</b> to <b>Your Awning, Caravan, Contents</b> and <b>Equipment</b>.</p> | <p>Accidental Damage to <b>Valuables</b>.</p> <p>Damage to the <b>Awning, Caravan, Contents</b> and <b>Equipment</b> while the <b>Caravan</b> is not <b>In Use</b>, unless it is kept at <b>Your Home</b> or at a <b>Storage Address</b> <b>You</b> have told <b>Us</b> about.</p> | <p><b>Sums insured on Schedule</b></p> |

# Part C – Your Liability to others

**Insurer:** AIG Europe Limited is registered in England under number **1486260**. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited is a member of the Association of British Insurers. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN202628). This can be checked by visiting the Financial Services Register (<https://register.fca.org.uk>).

**Making a claim:** If **You** need to make a claim, **You**, should telephone AA Caravan Insurance Services on **0370 010 1893**, or email [leisureclaims@towergate.co.uk](mailto:leisureclaims@towergate.co.uk) or write to AA Caravan Insurance Services, Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ.

The **Excess** is shown in **Your Schedule**

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits   | Significant and unusual exclusions or limitations   | Limits                   |
|---|---|--------------------------|
| Damages or compensation to any person for the injury or damage caused, their legal costs to claim compensation from <b>You</b><br><b>Your</b> costs for defending the claim   | Liability arising directly or indirectly while <b>You</b> are <b>Towing</b> the <b>Caravan</b> .<br>Liability arising from the <b>Caravan</b> being used for any trade or business purpose. | £2,000,000               |
| If <b>You</b> or <b>Your Family</b> are legally liable for causing death, bodily injury or illness to any person, or damage to their property happening during the <b>Period of Insurance</b> and arising from an accident involving the <b>Caravan</b> .                             | Liability for death, bodily injury or illness to, <b>You</b> or <b>Your Family</b> ; or any employee of <b>You</b> , <b>Your Family</b> , or any person to whom the <b>Caravan</b> is lent. | Sums insured on Schedule |
| <b>We</b> will pay for costs in relation to any event that may be covered by this Section, the Solicitor's fees incurred, at any coroner's inquest and for any fatal injury for defending in any Court of Summary Jurisdiction provided <b>Our</b> written consent has been obtained. | Liability arising from loss of or Damage to any property <b>You</b> , <b>Your Family</b> or <b>Your</b> domestic employees own or that <b>You</b> are responsible for                       | £2,000,000               |

# Part D – Excess Insurance Protection

**Insurer:** Inter Partner Assistance UK branch SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Us on request. Inter Partner Assistance SA firm register number is 202664

**Making a claim:** Your claim will be handled by AXA Assistance (UK) Ltd, call **01737 826106** or visit **www.excessclaim.co.uk** where you can register your claim online.

The **Excess** is shown in **Your Schedule**

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits   | Significant and unusual exclusions or limitations   | Limits                               |
|---|---|--------------------------------------|
| <p>The <b>Excess</b> that <b>You</b> would have been responsible for following the successful fault based claim of any physical damage for <b>Your Caravan</b> by <b>Your Caravan</b> insurer in respect of claims arising as a result of accidental damage, fire, theft, or vandalism.</p> <p>It covers use for social, domestic, pleasure and business e.g. sales representative.</p> | <p>Any claim that <b>Your Caravan Insurance Policy</b> does not respond to or the <b>Excess</b> is not exceeded.</p> <p>Any claim on the <b>Caravan Insurance Policy</b> which occurred prior to the attachment date of this <b>Excess Insurance Policy</b> as shown on <b>Your Certificate of Insurance</b> or <b>You</b> were in the knowledge that a claim was imminent.</p> <p>Any <b>Caravan</b> claim that involves commercial travel where <b>You</b> are not the sole user driver.</p> <p>Any contribution or deduction from the settlement of <b>Your</b> claim against <b>Your</b> main <b>Caravan Insurance Policy</b> other than the stated policy <b>Excess</b>, for which <b>You</b> have been made liable.</p> <p>Where a third party has waived or reimbursed <b>You</b> and made good which is the first amount of any claim, shown in the <b>Schedule</b> under own damage of <b>Your Caravan Insurance Policy</b>.</p> <p><b>Caravan</b> insurance – <b>You</b> must maintain at all times during the period of this policy a <b>Caravan Insurance Policy</b> issued by a UK registered and authorised Caravan insurer to <b>You</b> in respect of <b>Your Caravan</b>.</p> <p>Any <b>Excess</b> claim arising from glass repair or replacement.</p> | <p>£250 in any one policy period</p> |

# Part E – Legal Expenses

**Insurer:** DAS Legal Expenses Insurance Company Limited Registered Office: DAS House Quay Side Temple Back Bristol BS1 6NH Registered in England & Wales NO. 5417859 [www.das.co.uk](http://www.das.co.uk). Authorised and regulated by the Final Conduct Authority.

DAS Law Limited Registered office: North Quay, Temple Back, Bristol, BS1 6FL

Registered in England and Wales, number 5417859. Website: [www.daslaw.co.uk](http://www.daslaw.co.uk).

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority registered number 423113.

**Making a claim:** Call DAS on **01242 528844**.

No **Excess** applicable

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits  | Significant and unusual exclusions or limitations  | Limits  |
|--|--|---|
| <p><b>Uninsured loss Recovery Costs and expenses</b> incurred to recover uninsured losses after an event which causes, damage to the <b>Insured Caravan</b> or to any property belonging to an <b>Insured Person</b> in or on the <b>Insured Caravan</b>; and/or death or bodily injury to an <b>Insured Person</b> whilst travelling in or on the <b>Insured Caravan</b>.</p> | <p>Must have <b>Reasonable Prospects</b></p> <p>Must occur in policy period</p>  | <p>Limit for all claims resulting from one or more events arising at the same time or from the same originating cause is £100,000</p> |
| <p><b>Motor Prosecution Defence Costs</b> and expenses incurred to defend an <b>Insured Person's</b> legal rights if they are prosecuted for a motoring offence in connection with the use or ownership of the <b>Insured Caravan</b>.</p>   | <p>Parking or obstruction offences, insurance offences or challenging a fixed penalty notice. <b>You</b> must notify <b>Us</b> of within 10 days of receiving a written Notice of Intended Prosecution, or as soon as reasonably possible if the <b>Insured Person</b> is notified of a prosecution any other way</p>  | <p>Limit for all claims resulting from one or more events arising at the same time or from the same originating cause is £100,000</p> |
| <p><b>Replacement Caravan Hire</b></p> <p><b>We</b> will make the arrangements for <b>Caravan</b> hire for <b>You</b> within the <b>Countries covered</b> and <b>We</b> will pay <b>Your Caravan hire costs</b> following an accident involving the <b>Insured Caravan</b> and another <b>Vehicle</b>, the accident must be entirely the other person's fault</p>              | <p><b>Caravan hire costs</b> if <b>You</b> are claiming against a person who does not have valid motor insurance or cannot be identified or traced; or</p> <p><b>Caravan hire costs</b> when <b>You</b> make <b>Your</b> own arrangements for caravan hire after an insured incident. <b>We</b> will decide how long a <b>Caravan</b> can be hired for.</p> <p><b>You</b> must agree to <b>Us</b> trying to recover any <b>Caravan hire costs</b> in <b>Your</b> name, and any costs recovered must be paid to <b>Us</b>. <b>We</b> will choose the vehicle hire company and the type of <b>Caravan</b> to be hired</p> <p><b>We</b> will decide how long the hire <b>Caravan</b> can be used for.</p> |   |



# Part F – Key Protection

**Insurer:** UK General Insurance Limited, on behalf of Great Lakes Insurance SE. Registered at Koniginstrasse 107, 80802 Munich, Germany. UK branch office at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. In the event of a claim, UK General Insurance Limited act for Great Lakes Insurance SE as their agent. Great Lakes Insurance SE, UK branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Motorplus Limited, Registered in England No.03092837, Speed Medical House, Eaton Avenue, Buckshaw Village, Chorley, Lancashire, PR7 7NA Financial Conduct Authority Reference No. 309657

**Making a claim:** Motorplus call on **0333 241 9574** or email **keyclaims@motorplus.co.uk**

No **Excess** applicable

**Your Schedule** will show the cover **You** have selected and paid for under this part

| Significant Features and benefits   | Significant and unusual exclusions or limitations   | Limits   |
|---|---|--|
| <p>When <b>Your Insured Keys</b> are lost or stolen or damaged by accidental means within the territorial limits, locksmith's charges, new locks (if a <b>Security Risk</b> has arisen); and replacement <b>Insured Keys</b>.</p> | <p>Any <b>Insured Keys</b> that have been lost or stolen for a period of less than 3 days (unless we are satisfied that a delay would cause undue hardship or significant expense).</p> <p>Any claims made within 48 hours of the inception of this policy unless comparable insurance was previously in place and cover continues on an uninterrupted basis.</p> <p>Costs incurred where <b>You</b> make alternative arrangements with a third party, after <b>We</b> have already instructed a locksmith or other tradesman to attend a particular location.</p> <p>Locks which were previously damaged prior to the loss or theft of <b>Your Insured Keys</b>.</p> <p>Claims arising as a result of <b>Your</b> failure to take reasonable steps to safeguard <b>Insured Key(s)</b>.</p> <p>Wear and tear or general maintenance of <b>Insured Keys</b> or locks</p> | <p>£1500 in total in any one period of insurance</p> <p>Any claim over £50 for any one incident when <b>Insured Keys</b> are locked inside a property or broken in the lock or ignition.</p> |
| <p><b>Vehicle</b> hire for a period of up to 3 days if <b>Your vehicle</b> is unusable as a result of lost or stolen <b>Insured Keys</b>.</p>   |   | <p>The insurer will pay up to a maximum of £40 per day for a hire vehicle such as a Ford Focus 1.6 or a Peugeot 307 1.6 (ABI class S4).</p>  |
| <p>The cost of reasonably incurred onward transportation if you are stranded due to the loss or theft of <b>Your Insured Keys</b></p>   |   | <p>Up to a maximum of £100 per day up to a maximum of 3 days</p>   |

# Additional Information

**Your Policy** is subject to additional terms and conditions not listed above, listed below are examples, full details are included in **Your Policy** booklet

## Caravan Age Limits – at inception of the policy (for information and guidance only not included in **Policy** Booklet)

**New for Old** cover is only available on **Caravans** less than 10 Years old at the time of inception

**Market Value** cover is only available on **Caravans** less than 30 Years old at the time of inception

## Security arrangements (for information and guidance only not included in **Policy** Booklet)

**We** will not be liable for loss or damage caused by theft or attempted theft unless the **Caravan** is fitted with at least one of the following **Security Devices**:

- Wheel Clamp
- Hitch Lock
- Chassis Secure Wheel Lock
- Wheels Removed (and stored away from the caravan)

## 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**, within the 14 day cooling-off period, or at any time. For a full explanation of **Your** cancellation rights please refer to **Your Policy** booklet.

## How to Claim

For claims please refer, to the details above and to **Your Policy** Booklet for full details.

## Sanctions

**We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, **Our** parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

## Our Commitment to Service. If You have a complaint

**We** will do everything possible to ensure that **You** receive at all times excellent service and being there when **You** need **Us**. We hope that **You** do not have to complain. However, if at any time **You** have a complaint about Sales & Administration, Claims and Policy Servicing Administration provided to You by AA Caravan Insurance Services, then **You** should contact **Us**:

By phone: **We** can resolve many issues straight away therefore in the first instance please contact **Us** on 01242 528844. Lines are open Monday to Friday 9am to 5pm, excluding public holidays

Alternatively, **You** may wish to write to **Us** at: Customer Care Team, AA Caravan Insurance Services, Ellenborough House, Wellington Street, Cheltenham, Gloucestershire, GL50 1PZ or by Email [customer.care@towergate.co.uk](mailto:customer.care@towergate.co.uk)

**Complaints arising from Policy Coverage, Terms and Conditions or the Underwriting of Sections A, B & C of Your Policy, please contact AIG Customer Relations Unit:**

By phone: +44 (0) 800 012 1301 or +44 (0) 20 8649 6666 (if calling from overseas). Lines are open Monday to Friday 9:15am to 5pm, excluding public holidays.

In writing: AIG Customer Relations, AIG Europe Limited, The AIG Building, 2-8 Altyre Road, Croydon, CR9 2LG.

Alternatively, **You** may wish to email [uk.customer.relations@aig.com](mailto:uk.customer.relations@aig.com) or visit online at <http://www.aig.co.uk/your-feedback>

### **Complaints arising from a claim or policy coverage under section D;**

By phone: 01737 815 913

In writing: The Quality Manager. AXA Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

Alternatively, You can email [quality.assurance@axa-assistance.co.uk](mailto:quality.assurance@axa-assistance.co.uk)

### **Complaints arising from a claim or policy coverage under section E;**

By phone: 0344 893 9013

In writing: Customer Relations Department, DAS House, Quay Side Temple Back, Bristol, BS1 6NH

Alternatively, **You** can email [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

### **Complaints arising from a claim or policy coverage under section F;**

By phone: 0333 241 9574

In writing: Quality Assurance Manager, Floor 2, Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA

**We** take all customer complaints seriously and we have established the following complaint quickly, fairly and by the appropriate department:

Step 1: Within three business days of receiving Your complaint -

In the first instance **We** would encourage **You** to contact the department You are unhappy with. Members of staff are empowered to support **You** and will aim to resolve Your concerns within three business days, following receipt of **Your** complaint. A written summary resolution communication will be provided to **You** if the complaint is resolved to **Your** satisfaction.

Step 2: If **Your** complaint cannot be resolved within three business days -

**We** will send an acknowledgment letter to explain **Your** complaint has been escalated to the Customer Relations Unit who will appoint a dedicated Complaint Manager to support **You**, keep **You** informed of progress and provide one of the following within 8 weeks:

A final response letter explaining the outcome of **Our** investigation, the reason for it; or

A holding letter confirming when we anticipate **We** will have concluded **Our** investigation.

Step 3: Referring to the Financial Ombudsman Service -

After receiving **Our** final response or if **We** have been unable to conclude **Our** investigation within 8 weeks, **You** may be able to refer Your complaint to the Financial Ombudsman Service. **We** will provide full details of how to do this in **Our** final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By phone: +44 (0)800 023 4567 or +44 (0)300 123 9 123

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

Online: <http://www.financial-ombudsman.org.uk>

Please note that the Financial Ombudsman Service may not be able to consider a complaint if **You** have not provided **Us** with the opportunity to resolve, or if **You** are:

A business with more than 10 employees and a group annual turnover of more than £2 million or;

A trustee of a trust with a net asset value of more than £1 million or;

A charity with an annual income of more than £1 million.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **You** choose to submit your complaint this way, it will be forwarded to the Financial Ombudsman Service.

Visit <http://ec.europa.eu/odr> to access the Online Dispute Resolution Service.

## **Compensation**

**We** are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on whether you are an eligible claimant, the type of insurance and the circumstances of the claim.

Further information on the scheme is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling +44 (0)20 7741 4100, or +44 (0)800 678 1100.

Towergate Insurance is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No.4043759. Authorised and regulated by the Financial Conduct Authority. All the insurers' details can be checked on the Financial Services Register by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

AA Caravan Insurance Services is a brand style of the Automobile Association used under license by Towergate Underwriting Group Limited which arrange and administer the insurance. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 313250. Registered Address: Towergate Underwriting Ltd, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Registered in England No: 4043759

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