

Policy Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Caravanwise Ltd Motor Caravan Private Motor Policy

The Caravanwise Ltd Motor Caravan Private Motor Policy is underwritten by The National Insurance and Guarantee Corporation Limited and will run for 12 months as shown in the policy schedule.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

Significant Features and Benefits

Description	Comprehensive	Third Party Fire & Theft
Audio, television, video, computer or computer games, telecommunication and navigational equipment (Refer to part 1 of the policy booklet)	Unlimited unless equipment fitted after vehicle built then restricted to £500	Restricted to £250
Courtesy Car. A Courtesy Car is provided when your vehicle is being repaired in one of our Recommended Repairers as a result of an accident covered by this policy (Refer to part 1 of the policy booklet)	Included	Included
Driving Other Cars. If shown on the certificate of motor insurance. Cover is restricted to Third Party only (Refer to part 2 of the policy booklet)	Not Available	Not Available
Foreign Use (Refer to part 7 of the policy booklet)	Full policy cover applies in EU, Iceland, Norway, Switzerland and Croatia. This is free of charge for the term of the policy	
Loss of accessories from car or garage (Refer to part 1 of the policy booklet)	£500	£500
Guaranteed Bonus. This is available subject to certain criteria. Refer to your policy schedule	Available	Available
Personal Belongings (Refer to part 4 of the policy booklet)	£2,000 with a single article limit of £200	No Cover for Personal Belongings
Personal Accident Cover for Policyholder and Spouse/Civil Partner aged 18 to 79 (Refer to part 3 of the policy booklet)	£5,000	No Cover for Personal Accident
New car replacement is provided if the vehicle is less than 12 months old and you have been the registered keeper since new (Refer to part 1 of the policy booklet)	Included	Included for loss or damage resulting from fire or theft

Significant Features and Benefits - continued

Description	Comprehensive	Third Party Fire & Theft
Standard Young driver excess for drivers under 21 (Comprehensive Cover only)	Not Applicable as all drivers MUST be aged 25 and over	Not Applicable
Standard Young driver excess for drivers between 21 and 24 (Comprehensive Cover only)	Not Applicable as all drivers MUST be aged 25 and over	Not Applicable
Compulsory Accidental Damage Excess which is in addition to all other excesses. (Comprehensive Cover only)	£100 Accidental Damage excess increased to £150 where the vehicle value exceeds £30,000	Not Applicable
Fire and Theft Excess	£100 Fire and Theft excess increased to £150 where the vehicle value exceeds £30,000	
Standard excess for drivers with provisional licences or hold a licence other than provisional for a period of 1 year, or holds a licence other than one issued in the UK for a period of 2 years (See N/B) (Comprehensive Cover only)	Not Applicable as all drivers MUST hold a full UK licence for a minimum of 3 years	Not Applicable
Awnings and Gas Bottles	£1,000 limit	£1,000 limit
Alternative Accommodation	£30 per day up to a maximum of 17 days. Subject to the insured vehicle being stolen or damaged and the vehicle cannot be used	
Suspension of Cover	Not Available	Not Available
Trailer Cover (Third Party whilst attached)	Included	Included
Trailer Cover (Loss or Damage)	Accidental Damage, Fire and Theft whilst attached can be added for an additional premium	Fire and Theft whilst attached can be added for an additional premium
Windscreen	Unlimited	No Cover
Windscreen excess (Replacement)	£60	Not Applicable
Windscreen excess (Repair)	Nil	Not Applicable
N/B Additional compulsory accidental damage excesses may also apply dependent on the type of vehicle or claims and conviction record. Ask broker for details		

Exclusions & Limitations

Description	Comprehensive	Third Party Fire & Theft
Loss or Damage as a result of Theft if: the Ignition key or similar device is left in or on the car and all windows, doors and roofs have not been closed and locked (Refer to part 1 of the policy booklet)	No Cover	No Cover
Loss or Damage as a result of Theft if: any security or tracking device has not been set or is not in working order (Refer to part 1 of the policy booklet)	No Cover	No Cover
Replacement of car locks or reprogramming or replacing any car theft device as a result of the loss of the car keys (Refer to part 1 of the policy booklet)	No Cover	No Cover
Trailer Cover (Loss or damage) (Refer to part 1 of the policy booklet)	No Cover	No Cover

Making a Claim

In the event of a claim you can contact our claims department at 12 Harborne Road, Edgbaston, Birmingham B15 3AA. Telephone Claim Call number 0845 607 1626.

Rights of Cancellation

If this cover does not meet your requirements, please return all your documents (including the certificate) to your broker or agent within 14 days of receipt. We will return any premium paid less a pro rata charge for the number of days for which cover has been given. The full annual premium is due if a total loss claim has been made.

How to Complain

If you wish to make a complaint you can write to the Managing Director at The National Insurance and Guarantee Corporation Limited, Crown House, 145 City Road, London EC1V 1LP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone Number 0845 080 1800.

Details about our Regulator

NIG is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme on www.fscs.org.uk.