

Insurer

This insurance policy is underwritten by Ageas Insurance Limited.

Cancellation

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your requirements, you have the right to cancel the policy. Provided no claim has been made we will return any premium paid less the Caravanwise non-refundable administration charge. For your cancellation rights outside the statutory cooling off period please refer to the document of insurance.

How to Make a Claim

Call Caravanwise Limited: 0800 328 2084
 Or if you're calling from outside of the UK: 44 1425 280 078
 If you have a Domestic Emergency call: 0344 893 9011

How to Complain

If you have a complaint about your Policy or the service received from Caravanwise; please contact Caravanwise, who arranged this Policy for you. You can contact them on **0800 328 2084**. If you wish to make a complaint about a claim please contact; Ageas Insurance Limited, 1 Port Way, Port Solent, Portsmouth, Hampshire, PO6 4TY Telephone: 0370 241 2719
 Email: complaints.support@ageas.co.uk

If we are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The Financial Ombudsman Service address is: **Financial Ombudsman Service, Exchange Tower, London, E14 9SR**.
 Telephone: **0800 023 4567**
 Website: www.financial-ombudsman.co.uk
 E-mail: complaint.info@financial-ombudsman.org.uk
 Making a complaint will not affect your statutory rights.

Compensation

If the insurer is unable to meet their liabilities to policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). You can get further information from: **Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY**
 Telephone: 0207 741 4100 Web: www.fscs.org.uk

Caravanwise Limited

Caravanwise is a registered trademark of Caravanwise Limited. Caravanwise, registered in England number 3560388, is authorised and regulated by the Financial Conduct Authority register number 304081. Registered Address: Caravanwise, 100 Ringwood Road, Walkford, Christchurch, Dorset BH23 5RF
 Tel: 01425 280078 Email: admin@caravanwise.ltd.uk Web: www.caravanwise.co.uk

Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh Hampshire SO53 3YA Registered in England and Wales No 354568
 Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
 Financial Services Register Number: 202039 Web: www.ageas.co.uk

Touring, Static Holiday and Folding Caravan Insurance

Our quick guide to your Caravan insurance provides a summary of the cover and options available. It does not show details of all the policy benefits and limits, terms, conditions and exclusions. Please refer to the document of insurance for full details together with your schedule of insurance, which shows what cover you have chosen, and any excesses and endorsements that apply.

The insurance contract is based on the information that you have provided. You need to review this periodically to ensure that it is still correct and up to date, and still meets your needs. It is your responsibility to make sure the amounts you are insured for represent the full value of your property. All sales with Caravanwise Limited are non-advised.

Period of Insurance. The length of time covered is shown in the schedule and is for 12 months in a row. The policy is renewable each year.

Section 1: Your Caravan Policy

| Significant Features and Benefits | Significant or Unusual Exclusions |
|--|--|
| <ul style="list-style-type: none"> • The Touring Caravan or Static Holiday Caravan stated in the schedule of insurance while being used in accordance with the description of use in the schedule of insurance and up to the Sum Insured shown in the schedule of insurance. • Audio & visual equipment and personal effects, clothing & luggage, if cover is shown in your schedule of insurance. | <ul style="list-style-type: none"> • Theft of any single axle Touring Caravan if left unattended for more than 2 hours and it has not been secured by means of a hitch lock and a wheel clamp; • Theft of any twin axle Touring caravan if left unattended for more than 2 hours and it has not been secured by means of a hitch lock and a wheel clamp plus an extra wheel clamp or active burglar alarm; • Theft of any Folding camper if left unattended for more than 2 hours and it has not been secured by means of a hitch lock a wheel clamp unless stored in a securely locked building. • The amount of any excess shown on the schedule of insurance; • Any amount over £250 for loss of metered electric as a result of unauthorised occupation of the caravan; • Loss or damage to the Caravan if at the time of the incident it was being towed by any person, including you, not licensed to do so; • Any one item of personal effects, clothing and luggage, audio and visual equipment or sports equipment with a value exceeding £500; • Valuables over £50; • Theft or accidental loss from the caravan, folding camper or trailer tent when left unattended without being securely locked and all windows tightly closed and locked; • By wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, frost, action of light or anything that happens gradually; • By mechanical, electrical or computer breakdown, or failure; • To tyres by punctures, cuts, bursts or application of brakes; • To audio and visual equipment (but not televisions or radios) left in the Caravan when the Caravan site is closed to holiday occupation; • While being used as a permanent residence or for any trade, business or profession; |

Section 1: Your Caravan Policy - continued

| Significant Features and Benefits | Significant or Unusual Exclusions |
|-----------------------------------|--|
| | <ul style="list-style-type: none"> Loss or damage to unfixed portable generators unless in use, or secured in the caravan, towing vehicle or locked building; Malicious damage caused by any hirer or person using your caravan with your permission. <p>Static Holiday Caravans only</p> <ul style="list-style-type: none"> Loss by theft of any personal effects, clothing and luggage, audio and visual equipment or sports equipment unless you or your family are in residence in the Caravan at the time of the loss or damage and the Caravan is securely locked and all windows are tightly closed and locked when not occupied; |

Policy Excesses

| | |
|---|------|
| Touring Caravan (and Folding Camper) claims | £50 |
| Static Holiday Caravan claims | £100 |

Optional Cover - Touring Caravans

| Significant Features and Benefits | Significant or Unusual Exclusions |
|---|--|
| <p>Awning</p> <p>If shown on the schedule of insurance your awning is covered for loss or damage up to the sum insured shown.</p> <p>Motor Mover</p> <p>If shown on the schedule of insurance your motor mover is covered for loss or damage up to the sum insured.</p> | <p>All Claims - the amount of any excess shown on the schedule of insurance:</p> <ul style="list-style-type: none"> Loss or damage to your awning if it has been left erected while you, your family or friends are not in the caravan for more than 7 days; The awning must be less than 15 years old at the point of the claim; Any damage to the motor mover resulting from mechanical failure, breakdown or use outside of the manufacturer's specification. |

Extra Cover - Touring Caravans

| This Section also insures you for: | No excess applies to claims under this section |
|---|---|
| <p>A. Additional Costs</p> <p>Following loss or damage to the Caravan the insurer will pay the costs of;</p> <ul style="list-style-type: none"> its protection and removal to the nearest competent repairers and return to your home or the Caravan's permanent site; disconnection of services at the permanent site; Repatriation from abroad –see policy for full terms. <p>B. Alternative Accommodation</p> <p>If in use and the Caravan becomes uninhabitable as a result of loss or damage.</p> | <p>Significant or Unusual Exclusions</p> <p>The loss of any customs deposit as a result of any wilful act by you.</p> <p>Touring Caravans</p> <p>Any amount over £50 per day and a total of £1,500 in any one period of insurance.</p> <p>Static Holiday Caravans</p> <p>Any amount over £50 per day and a total of £2,500 in any one period of insurance.</p> |

Extra Cover - Static Holiday Caravans

| This Section also insures you for: | No excess applies to claims under this section |
|---|---|
| <p>Domestic Services</p> <p>Accidental damage to pipes and cables to mains supplies and drainage.</p> <p>Fridge and freezer contents</p> <p>External Store - Loss of contents</p> <p>Replacement locks if keys are lost</p> <p>Loss of Hiring Charges</p> <p>If Holiday lettings is shown on your schedule of insurance and the caravan become uninhabitable as the result of a loss covered by this policy.</p> | <p>Significant or Unusual Exclusions</p> <p>Domestic services claims - any amount over £3,000</p> <p>Fridge and freezer contents claims - any amount over £100 or where appliance is more than 10 years old.</p> <p>External store claims - any amount over £1000 and a single article limit of £500.</p> <p>Replacement locks claims - any amount over £250.</p> <p>Hiring Charges claims - any amount over £50 per day for a maximum of 30 days.</p> |

Section 2: Liabilities

| Significant Features and Benefits | No excess applies to claims under this section |
|---|---|
| <p>Liability cover is provided for incidents that occur in or around the caravan as a result of its use by you; your relatives or hirer. Limit of cover £2,000,000.</p> | <p>Significant or Unusual Exclusions</p> <p>Liability arising from;</p> <ul style="list-style-type: none"> Any trade, business or profession; Any wilful or malicious acts by you or your family; The Caravan while attached by any means to a vehicle; An accident caused by your caravan or trailer becoming detached from any towing vehicle. |

Section 3: Personal Accident Benefit

| Significant Features and Benefits | No excess applies to claims under this section |
|---|---|
| <p>Following injury to you or any member of your family permanently residing with you, while in the Caravan for holiday purposes:</p> <ol style="list-style-type: none"> Death £20,000 Permanent loss of use of limb or eye £20,000 Permanent total disablement £20,000. | <p>Significant or Unusual Exclusions</p> <ul style="list-style-type: none"> Death, loss or disablement occurring more than 12 months after the injury has occurred; Any amount over £20,000. <p>See policy booklet for full exclusions</p> |

Limitations of Use Applicable to the Whole Policy

Use of Touring Caravan

While being used for Social domestic and Pleasure Purposes:

- by you or your family, or on loan to any relative or friend of yours, while being towed behind any motor vehicle or whilst detached from the vehicle;
- while being towed or transported by any caravan manufacture, supplier or repairer.

In the British Isles or in Europe for a maximum of 180 days in any one period of insurance.

Use of Static Holiday Caravan

a. Private Use If shown on the schedule of insurance is the use of your static holiday caravan by you, your family or friends with your permission for holiday use only.

b. Holiday Lettings If shown on the schedule of insurance is the use of your static holiday caravan by you, your family or friends with your permission and you may advertise and let the caravan for holiday use only.