

This insurance is provided by MB&G Insurance Services Limited which is registered in the UK and is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited, regulated by the Gibraltar Financial Services Commission ("GFSC") under the Financial Services (Insurance Companies) Act to carry on insurance business. Reg No.82939. Its principal office is PO Box 1314, 13 Ragged Staff Wharf, Queensway Quay, Gibraltar, GX11 1AA.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

The Touring Caravan Insurance Policy is designed to meet the demands and needs of touring caravan owners who require insurance protection against the loss or damage of a touring caravan and/or its contents; and associated costs such as alternative accommodation; removing the caravan to a repairer and returning it to the storage location. The policy provides a number of benefits to the policyholder and the policy itself, and its schedule, should be read carefully for the full terms of cover.



#### What is insured?

Your insurance policy and schedule shall provide full details of what is insured. In particular, the schedule shall confirm any optional elements of cover selected. The main features of cover are as follows:

- ✓ **Caravan:** Loss or damage as a result of Accidental Damage, fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood.
- ✓ **Loss or damage to the Touring Caravan whilst being used** for social, domestic and pleasure purposes by you or your family (your spouse/ partner/civil partner, children (whether or not such children reside with you permanently) and any other member of your family permanently residing with you); and being towed and whilst detached.
- ✓ **Optional Caravan contents:** Loss or damage as a result of Accidental Damage, fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood.
- ✓ **Additional costs:** The additional costs of removing the caravan to nearest repairer and returning it to your home or the caravan's usual storage location.
- ✓ **Alternative accommodation:** The cost of alternative accommodation to complete your holiday if your caravan becomes uninhabitable as a result of loss or damage that is covered by the policy
- ✓ **Foreign Use (only applies if cover selected):** removing the caravan to the port of embarkation; additional freight charges from that port to the UK; returning the caravan to your home; customs duties following temporary importation for the purposes of transporting the caravan to the UK
- ✓ **Public Liability:** Cover up to £5million, (depending on the limit selected and showing on your schedule) to indemnify you against damages in respect of accidental:
  - a) Bodily injury to any person
  - b) Damage to property



#### What is not insured?

Your insurance policy and schedule shall provide full details of the exclusions applicable to cover. The main exclusions are as follows:

- \* Valuables (including but not restricted to: jewellery, watches, mobile phones, computers and tablets, pedal cycles, sporting/fishing equipment).
- \* Mechanical, electrical or computer breakdown, failure or derangement.
- \* Loss or damage to caravan generators or damage to the caravan resulting from use of a generator.
- \* Loss or damage caused by wear and tear, rot, deterioration, insect, mildew, vermin, atmospheric conditions, action of light or any other gradually operating cause.
- \* Water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals.
- \* Any loss or damage where the caravan exceeds the manufacturer's recommended kerb/towing weight.
- \* Any loss or damage where the caravan is not roadworthy.
- \* Any loss or damage whilst the caravan is being used as a permanent residence.
- \* Any third party liability.
- \* Damage to awnings caused by weather conditions, or if not securely attached
- \* Chewing, scratching, tearing or fouling by animals.
- \* Any loss or damage while being used as a permanent residence or for any trade, business or profession or while rented out or while being used by anyone other than you or your family.

Other exclusions may apply, see the Policy document for full details of all policy exclusions and conditions.



## Are there any restrictions on cover?

- ! Any claim settlement sum is limited to the sum insured figure set out on the policy schedule. This figure is subject to depreciation unless you have selected new for old cover as an optional extra.
- ! In respect of caravan contents insured; the policy shall not pay more than £500 in respect of any one item.
- ! In respect of alternative accommodation; the policy shall not pay more than £75 including VAT per day; and shall not pay the costs of more than 15 days in total in any one period of insurance.
- ! In respect of foreign travel (where this has been selected by you as an optional extra); the period of cover for this section shall be limited to the number of days specified in your policy schedule.

An excess is applicable in respect of each valid claim, which shall be deducted from the settlement sum.



## What am I covered?

- ✓ The United Kingdom, the Channel Islands, and the Isle of Man
- ✓ If foreign use is selected by you as an optional extra and included within the policy schedule, the policy shall also provide cover in the countries listed in section C of the policy. (Public Liability is not covered outside the UK, Channel Islands, or Isle of Man)



## What are my obligations?

- You must provide us with honest, complete and accurate information throughout the life of the policy.
- You must tell us immediately of any changes in circumstances or information which may affect the policy; including circumstances where the touring caravan is being stored at a storage location other than the storage location notified to us (failure to do so will result in us declining a claim).
- You must observe and fulfil the terms, conditions and clauses of this policy. Failure to do so could affect your ability to make a claim; or the amount of a claim capable of being paid.
- You must tell our claims handling agents as soon as possible about any event which may lead to a claim. Details of how to inform our claims handling agents are included within the policy.
- You must make payment of premium where such payments fall due. Failure to pay premium may result in cancellation of the policy and may prejudice your right to make a claim. • You must notify the police in the event of any suspected theft or vandalism of your caravan or contents and you must obtain a crime reference number. • You must take reasonable steps to minimise your own losses.
- You must provide reasonable co-operation to us in the event that we pursue a subrogated claim in your name against a third party.
- If the caravan is both unattended (you are more than 2 metres away from the caravan) and in use, it must be fitted with a hitch lock and either a wheel or axle lock (failure to do so will result in us declining a theft claim)



## When and how do I pay?

You pay for this insurance as a one-off payment by credit card, debit card, PayPal or a Premium Finance agreement at the beginning of the period of cover.



## When does the cover start and end?

Your cover starts on the policy start date shown on your Policy Schedule and continues for a period of 12 month.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date You purchased the policy or when You received the policy documents if this is later.

We will refund any premium you have paid pro-rata for the time on cover, subject to any applicable administration fee charged by the administrator, as long as you have not made a claim and do not intend to make a claim.

You can also cancel your policy at any other time and receive a pro-rata refund of your premium based on the number of whole months of the original insurance period remaining, subject to an administration fee charged by the administrator.

All cancellations will need to be approved by MB&G Insurance.

(If you have selected and paid for documents to be posted to you, this is non-refundable within the cooling off period)

If you have a premium finance arrangement in place, please refer to the terms of the agreement with the finance provider.

If you cancel your policy with less than 6 months remaining, there will be no return of premium