



Policy Summary - Touring Caravans and Trailer Tents

Please read this document very carefully: it gives a Summary of the Cover provided by the Policy. However, it does not show all of the Benefits, Extensions, Terms, Limits, Exclusions, Endorsements or Excesses which may apply to your Policy. For full details of these you must refer to your Policy Booklet and Policy Schedule.

The Touring Caravan and Trailer Tent Insurance Policy is managed and underwritten by Mobile Homes Insurance Service (MHIS) on behalf of Novae Syndicate: 2007 at Lloyds who are authorised and regulated by the Financial Services Authority.

The contract is annual and will run for the period shown in the Policy Schedule. The Policy Schedule also shows which of the following Sections of Cover you have requested. You should review and if required update your cover periodically to ensure it remains adequate.

Section 1: The Caravan or Trailer Tent	Section 2: Public Liability
What is covered	
<p>The Caravan or Trailer Tent on a New for old or Market Value Basis including:-</p> <ul style="list-style-type: none"> • Structure of the Caravan or Trailer Tent (Caravan). • Equipment. • Awnings. • Personal Effects in the Caravan or in a vehicle towing the Caravan. • TV and Audio Equipment. • Loss of Use for up to 14 days. • Accidental Death of the Insured. 	<p>Indemnity in respect of your Liability for Damages which you may become legally liable to pay in respect of:-</p> <ul style="list-style-type: none"> • Bodily Injury (including death or disease) to any person happening in conjunction with the Caravan. • Accidental Loss or Damage to property happening in conjunction with the Caravan. • Limit of Indemnity £1,000,000 or any higher sum specified in the Policy Schedule for damages payable including costs and expenses. <p>Additional Legal Costs and Expenses agreed by the Insurers.</p>
Loss or Damage	
What you are covered for:	
<ul style="list-style-type: none"> • Any cause not specifically excluded 	<ul style="list-style-type: none"> • Any cause not specifically excluded
Additional Cover	
Extra benefits included as standard:	
<ul style="list-style-type: none"> • Cost of removal of the Caravan to the nearest repairer and after repair removal to the home address of the Insured. • Cost of repatriation of the Caravan from the Continent of Europe if local repair is not possible. • New for Old cover (Up to Five years of age) when the Caravan or its contents are destroyed or stolen. • Cost of repair or replacement where the Caravan is damaged. • Automatic extension on the Continent of Europe for up to a maximum of 90 days per trip (written notification must be given) • Hiring Charges for up to 14 days subject to a maximum of £50 per day, for Loss of Use of the Caravan as a result of loss or damage covered under the Policy. 	<ul style="list-style-type: none"> • Indemnity to family or friends using the Caravan with the Insured's permission provided such person is not entitled to indemnity under any other Policy and that such person observes and fulfils the Policy Conditions as though he or she were the Insured (written notification must be given).

Section 1: The Caravan or Trailer Tent	Section 2: Public Liability
Summary of Exclusions and Limits	
It is important that you refer to the Policy Document for full details of these.	
Your Policy will not pay:- <ul style="list-style-type: none"> • For the Policy Excess shown in the Schedule. • For any amount greater than £200 any one item unless specified in the Schedule. • For any valuables, money and sports equipment. • Property more specifically insured. • Theft whilst the ignition key of the towing vehicle has been left in or on the vehicle. • Theft or malicious damage not involving violent and forcible entry. • Damage to electrical equipment or ornaments unless the caravan is damaged at the same time. • Loss or Damage if the caravan is not being used for Social, Holiday or Pleasure purposes only. • Loss or Damage if the caravan is unoccupied and not at the specified Storage Address. • Fraud, trick or false pretences. • Storm, Wind, Flood or Rain damage to awnings and their contents. • Obsolete parts. 	Your Policy will not pay:- <ul style="list-style-type: none"> • For the amount of Policy Excess shown in the Schedule. • For injury to you, your family, or any person employed by you. • For loss or damage to property in your own custody or control. • Towing of the Caravan by any motor vehicle (Please refer to your Motor insurers). • Whilst the caravan is not being used for Social, Domestic and Pleasure purposes only. • Liability in connection with the awnings or their contents whilst the caravan is unoccupied.
Excesses	
The following minimum Excesses are payable. However, please refer to the Policy Schedule for full details of the Excesses that apply to your Policy.	
The Caravan Structure – all claims £50 Awning ,Equipment, Personal Effects, TV – all claims £50	Public Liability –all claims £50
Minimum Premium	
The minimum premium payable is £99.20.	

How to Make a Claim

In order to make a claim you must obtain a claim form from Mobile Homes Insurance Service by calling them on cpdAgentPhoneNo_1_(1).

Rights of Cancellation

If the Cover provided by this Policy does not meet your requirements, please return the Policy Booklet and Policy Schedule to Mobile Homes Insurance Service within 14 days of receipt. If you do exercise this right to cancel your insurance, you will not be charged by the Underwriters for the service up to the point of cancellation provided no claim has been made. MHIS may make a cancellation charge. You will not be entitled to a refund of any service charge or policy fee made by MHIS for arranging your insurance.

Customer Satisfaction and Complaints Procedure

Mobile Homes Insurance Service wish and intend to provide you with a high level of service. However, if for any reason you are unhappy you have a right to make a complaint. In order to do this you should:-

1. In the first instance, you must contact Mobile Homes Insurance Service, Crown House, Augusta Place, Leamington Spa, CV32 5EL and advise them of the details.
2. If you are still unhappy then please refer to the complaints procedure laid out in your policy documents.

In the event we are unable to resolve your complaint to your satisfaction, you always have the right of final appeal to the Financial Ombudsman Service.

Compensation Scheme

All Lloyd's Syndicates contribute to the Lloyd's Central Fund that guarantees that if Novae cannot meet its obligations under any Policy issued by it then all legitimate claims will be paid for by the Lloyd's Central Fund. Further information about the Lloyd's Central Fund can be obtained from Lloyd's of London, One Lime Street, London, EC3M 7HA. Lloyd's Syndicates are also members of the Financial Services Compensation Scheme.