

## About Your Simple Static Caravan Insurance Policy

**THIS POLICY SUMMARY DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE CONTRACT. FULL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY BOOKLET**

**Insurer:** UK General Insurance Ltd on behalf of Ageas Insurance Limited

### About your cover

This policy is designed to offer protection for your static caravan and its contents if they are damaged by certain events.

### Features and benefits of Simple Static Caravan Insurance

- Loss or damage to the caravan as a result of accidental damage, subsidence, falling trees, aerials or masts, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm or flood.
- Loss or damage to the caravan contents, as a result of subsidence, falling trees, aerials or masts, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, escape of water or oil from fixed water or heating systems, storm or flood.
- Loss or damage to freezer food caused by a rise or fall in temperature of the domestic deep freeze cabinet up to a maximum of £200 (inc VAT).
- £100 (inc VAT) for the cost of alternative accommodation up to a maximum of £1000 (inc VAT).
- Costs of replacing locks to doors and windows following loss or theft of keys up to a maximum of £250 (inc VAT).
- Public Liability up to £2 million.

Subject to certain limitations explained in the policy booklet we will pay up to the sums insured you have selected and are specified in the policy schedule.

For full details of the features and benefits available in your insurance policy, please refer to your policy booklet.

Optional cover may also be available for the following:

- New for Old

### What am I not covered for under my Simple Static Caravan Insurance policy?

There are some situations that you are not covered for. Full details of these are set out on Pages 4 to 6 of the policy booklet.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy booklet for full details.

- theft of caravan contents whilst outside the caravan
- theft of or loss or damage to money, valuables, firearms, wines, spirits and tobacco goods
- theft of caravan contents unless there is evidence of forcible or violent entry or exit to or from the caravan
- theft of electronic or electrical equipment whilst left in the caravan when not in use
- theft where security requirements as specified within your policy schedule, are not in force
- loss or damage caused by domestic pets
- accidental damage to caravan contents and valuables
- loss or damage caused by frost
- loss or damage caused by water entering the caravan seals or seams
- more than £500 for any one single item insured under the caravan contents section
- the first £100 of each and every claim or the excess as stated on your policy schedule
- loss or damage caused by escape of water or oil between 1st November and 31st March unless the damage occurs whilst the caravan is occupied by you
- malicious damage or loss caused by you or your family / Friends or a permitted occupant of your caravan
- loss or damage to your freezer and food contained therein caused by a deliberate reduction or loss of power from the appropriate electricity and/or gas company
- Any claim for theft under Section 1 (Caravan / Caravan Contents) which is not reported to the Police and a crime reference number obtained.

If you have not got a policy booklet please download a copy so you can check cover and exclusions in detail.

### How long does my insurance policy run for?

Cover starts on the date shown on the policy schedule and will continue for 12 months. You should review and update the cover required periodically to ensure it continues to meet your needs.

### What happens if I take out cover and then change my mind or want to cancel the policy early?

We hope you are happy with the cover this policy provides. However, if you decide for any reason this policy does not meet your insurance needs then please cancel your policy online at [www.simplecaravaninsurance.co.uk](http://www.simplecaravaninsurance.co.uk) within 14 days of the start date\*. On the condition that no claims have been made or are pending, we will then refund your premium in full\*. Thereafter, you may cancel your policy online at anytime and will be entitled to a pro-rata refund of premium.

### How do I make a claim under my insurance policy?

If you wish to make a claim please contact our dedicated claims helpline for immediate assistance and advice. The claims helpline operates 9 am to 5 pm Monday to Friday on: **0191 258 8120**.

Alternatively you can send your claim via fax to: **0191 257 3025** or E-mail: [claims@mbginsurance.com](mailto:claims@mbginsurance.com)

### How do I make a complaint about my insurance policy?

We hope you will be pleased with the service we provide. However, if you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

If your complaint is about your policy please contact us at: [admin@simplecaravaninsurance.co.uk](mailto:admin@simplecaravaninsurance.co.uk)

If your complaint is about the handling of your claim please contact:

The Managing Director  
MB&G Insurance Services Limited  
21-26 Howard House  
Howard Street  
North Shields  
Tyne & Wear  
NE30 1AR  
Tel: **0191 258 8120**

In the event that you remain dissatisfied and wish to escalate your complaint, you can do so by contacting the following:

The Customer Relations Manager  
UK General Insurance Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: **0845 218 2685**  
E-mail: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

### Would I receive compensation if my insurers were unable to meet its liabilities?

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy booklet under the heading "Compensation Scheme".

\*Additional fees may be incurred to cover the administration cost of cancelling your insurance. The specific fee will be advised to you in advance

**8 March 2011 - 7 March 2012**

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