

About Your Simple Tourer 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 tourer caravan and its contents if they are damaged by certain events.

Features and benefits of Simple Tourer Caravan Insurance

- Loss or damage to the caravan including fixtures and fittings, as a result of accidental damage, fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood.
- Loss or damage to caravan contents, as a result of fire, explosion, lightning and earthquake, theft, malicious acts or vandalism, storm or flood.
- We will also pay for the costs of replacing locks to doors and windows in the caravan following loss or theft of keys up to a maximum of £250 (inc VAT).

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:

- Hotel Accommodation & Replacement Hire
- Recovery & Delivery Costs
- Driver Cover
- New for Old

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

There are some situations that you are not covered for. Full details of these are set out on Pages 5 to 7 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.

- resulting from road traffic accidents if the caravan is not roadworthy
- to generators or resulting from using generators
- caused by faulty workmanship, faulty design or using faulty materials
- caused by electrical or mechanical failure or breakdown
- caused by depreciation, deterioration or wear and tear
- as a result of wet or dry rot, frost, vermin, insects, fungus or anything which happens gradually; water damage or resulting from water leaking in through windows, doors, ventilators, body joints or seals
- theft where security requirements as specified within your policy schedule, are not in force
- chewing, scratching, tearing or fouling by animals
- the first £100 of each and every claim or the excess as stated on your policy schedule
- more than £500 for any one single item insured under the caravan contents section
- loss or damage caused deliberately by you or your family.
- Any claim for theft under Section 1 (Caravan / Caravan Contents) which is not reported to the Police and a crime reference number obtained.
- Any claim for theft under Section 1 (Caravan / Caravan Contents) for any caravan with a sum insured value of £15,000 or above which does not have a working tracker fitted.

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 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

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

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

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".