

Static Caravan Insurance

Insurance Product Information Document



Company: UK General Insurance Ltd

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

Product: Simple Static Caravan Insurance Policy

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance will provide cover against the loss or damage to your caravan and its contents.



What is insured?

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Accidental Damage
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft or attempted theft caused by forcible or violent entry
- ✓ Malicious damage or vandalism
- ✓ Subsidence
- ✓ Falling trees, aerials or masts
- ✓ Liability
- ✓ Personal Accident
- ✓ Additional costs for:
 - Removal of caravan
 - Reconnection of services
 - Site clearance
 - Repair of utilities
- ✓ Alternative accommodation
- ✓ Frozen food
- ✓ Replacement locks



What is not insured?

- ✗ The excess as stated on your policy schedule
- ✗ Loss or damage caused deliberately or maliciously by you or your family/friends
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Any claims related to war, radioactivity, sonic bangs, pollution, computer hardware or software failure, computer viruses or terrorism.
- ✗ General wear and tear
- ✗ Loss or damage caused by mechanical or electrical breakdown



Are there any restrictions on cover?

- ! We will not pay more than £500 for one item of contents
- ! We will not pay more than £1,000 for alternative accommodation
- ! We will not pay more than £200 for frozen food.
- ! We will not pay more than £250 for replacement locks
- ! We will not pay more than the limit of indemnity as stated on your schedule for liability claims
- ! We will not pay more than the limit of indemnity as stated on your schedule for personal accident claims



Where am I covered?

- ✓ Our policy will cover you United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given Simple Caravan is inaccurate or has changed, you must inform them as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

You can cancel your policy on your online account. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the **SALE OF THE POLICY**

In the first instance, please contact Simple Caravan directly

Complaints regarding **Caravan & Contents Claims**

Lucas Claims Solutions Ltd
Bloomfield House
3 Balloo Place
Bangor
BT19 7BP
Tel: 0333 400 9982

Liability Claims

Langleys Solicitors LLP
Queens House
Micklegate,
York
YO1 6WG
Tel: 01904 686790
Email: ukg@langleysclaimsservices.com

If your complaint about your claim cannot be resolved by the end of the third working day, it will be passed to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by UK General Insurance Ltd and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.