

# simple

caravan insurance



## About Your Simple Insurance Policy

Touring Caravan Insurance

## Type of Cover

This policy is specifically designed for owners of a touring caravan. The policy term is for a period of 12 months.

## Insurer

Simple Caravan Insurance is a business name of Millennium Insurance Brokers Limited. Millennium Insurance Brokers Limited arranges the policies which are underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

## Policy Summary

This document provides a summary of the cover provided. Full terms and conditions are explained in the policy wording which is issued when you purchase your policy and is also available upon request or by viewing, downloading or printing from the My Policies section of your online customer account. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. It is important that you read the policy documents carefully when you receive them.

## Significant Features and Benefits

Main Features and Benefits of the Policy	Standard Policy Limits	Where to find information in your policy wording
<p>Loss or damage to the caravan and caravan contents by:</p> <ul style="list-style-type: none"> <li>• Accidental damage;</li> <li>• Subsidence;</li> <li>• Falling trees, aerials or masts;</li> <li>• Fire;</li> <li>• Lightning;</li> <li>• Explosion;</li> <li>• Earthquake;</li> <li>• Theft, malicious acts or vandalism;</li> <li>• Escape of water or oil from fixed water or heating systems;</li> <li>• Storm or flood.</li> </ul>	<p>Up to the limit of indemnity as detailed on your policy schedule.</p>	<p>Section 1 - Caravan/Caravan Contents.</p>
<p>Alternative accommodation We will pay up to the amount as stated in your policy schedule for the cost of alternative accommodation to complete your holiday where your caravan is made uninhabitable by any insured peril stated in Section 1 of this policy.</p>	<p>Up to the limit of indemnity as detailed on your policy schedule</p>	<p>Section 4 - Hotel Accommodation &amp; Replacement Hire</p>
<p>We will pay for the costs of replacing locks to doors and windows in the caravan following loss or theft of keys.</p>	<p>Up to £250 (inc VAT)</p>	<p>Section 1 - Caravan/Caravan Contents.</p>
<p>Personal Accident If you or your family / friends suffers accidental injury while: a) inside the caravan or b) in the immediate vicinity of the caravan or being worked upon; which causes death within 12 months of its occurrence we will pay the amount specified in the policy schedule to the deceased's legal personal representative(s).</p>	<p>Up to the limit of indemnity as detailed on your policy schedule.</p>	<p>Section 3 – Personal Accident.</p>
<p>If you or your family / friends are legally liable for causing: a) Death, physical injury or illness to any person; or b) Accidental damage to their material property; occurring during the period of insurance and arising from any accident involving the caravan then we will pay:</p> <p>We will pay:</p> <ul style="list-style-type: none"> <li>a) Damages or compensation to that person for the death, physical injury or illness or damage caused;</li> <li>b) Their legal costs to claim compensation from you;</li> <li>c) Your costs for defending the claim.</li> </ul>	<p>Up to the limit of indemnity as detailed on your policy schedule.</p>	<p>Section 7 – Public Liability.</p>

## Additional Cover (only applies if shown in the policy schedule)

If the caravan is totally destroyed or stolen within the new for old period as stated in the policy schedule, replacement will be based on a new caravan of equivalent specification.	Up to the limit of indemnity as detailed on your policy schedule.	Section 8 – New for Old.
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## General Conditions and Exclusions

General Conditions and Exclusions	What is not insured	Where to find information in your policy
General policy exclusions applicable to all sections	Loss or damage caused by: <ul style="list-style-type: none"> <li>• Radioactive contamination;</li> <li>• War;</li> <li>• Terrorism;</li> <li>• Wear and tear or any gradual deterioration;</li> <li>• Domestic pets, insects or vermin;</li> <li>• Any deliberate act by you or anyone working on your behalf.</li> </ul>	Page 14
Caravan / Caravan Contents	<ul style="list-style-type: none"> <li>• The policy excess detailed on the policy schedule;</li> <li>• Theft of caravan contents whilst outside the caravan;</li> <li>• Theft of caravan contents unless there is evidence of forcible and violent entry or exit to or from the caravan;</li> <li>• Accidental damage to caravan contents and valuables;</li> <li>• Loss or damage caused by water entering caravan seals or seams;</li> <li>• Malicious damage or loss caused by you or your family / friends or a permitted occupant of your caravan.</li> </ul>	Section 1 – Caravan/ Caravan Contents.
Personal Accident	<ul style="list-style-type: none"> <li>• Anyone aged under 16 or over 75 years old at the time of the accident;</li> <li>• Death or bodily injury caused by you or your family / friends committing suicide or attempting to commit suicide;</li> <li>• Death or bodily injury caused to anyone under the influence of alcohol or drugs at the time of the incident causing death or bodily injury;</li> <li>• Any claim arising directly or indirectly from the contracting of a disease or illness.</li> </ul>	Section 3 – Personal Accident.
Public Liability	<ul style="list-style-type: none"> <li>• Liability for death, physical injury or illness to               <ul style="list-style-type: none"> <li>a) you or your family / friends;</li> <li>b) any employee of you, your family / friends;</li> </ul> </li> <li>• Damage to property owned by or in the custody or control of you or your family / friends;</li> <li>• Injury or damage arising out of the profession or business of you and/or your family / friends.</li> </ul>	Section 7 – Public Liability.

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

### **Cancellation within the 14 day cooling off period**

If you decide that for any reason, this policy does not meet your insurance needs then please contact Simple Caravan Insurance within 14 days from the day 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, Simple Caravan Insurance will then refund your premium in full less a cancellation fee of £25.

### **Cancellation after the cooling off period**

Thereafter you may cancel this insurance at any time and providing that no claims have been made or are pending you will be entitled to a pro-rata refund of your premium less a cancellation fee of £30.

### **Cancellation by Us**

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so.

A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Where we reasonably suspect fraud;
- b) Non-payment of premium;
- c) Threatening and abusive behaviour;
- d) Non-compliance with policy terms and conditions.
- e) You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

### **Please Note**

If you have made a claim against your policy you will remain liable for the total premium.

If you are paying by monthly instalments and have made a claim you will either have to continue with the instalments until the policy renewal date, arrange for a one off payment to be made or, at the discretion of Simple Insurance, deduct the outstanding instalments due from any claim made.

Please note cancelling your Direct Debit at the bank does not suffice as cancelling your policy and you will remain liable for any arrears and fees accrued.

## What happens when my policy ends?

At least 21 days before each renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date. If you pay by direct debit, we will renew the policy once you have accepted the renewal and set up a new direct debit and credit agreement with Close Brothers Premium Finance.

If you pay by credit or debit card we will renew the policy once you have paid the premium in full unless you notify us that you wish to cancel the policy.

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

Claims will be handled by Lucas Claims Solutions Ltd at the address shown in your policy wording. Should you wish to claim under your policy you should call the claims helpline on 0333 400 9982 or by submitting a claim in writing as soon as possible. You must give Lucas Claims Solutions Ltd any information or help that they may ask for. You must not settle, reject, negotiate or agree to pay any claim without their written permission. Full details of how to claim are included in the policy wording.

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

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**

Please contact Simple Caravan Insurance at:  
Email: [admin@simplecaravaninsurance.com](mailto:admin@simplecaravaninsurance.com)  
By phone on: 0808 172 5660 from landlines or 0330 100 7150 from mobiles.

Simple Caravan Insurance  
Quay Point  
Lakeside Boulevard  
Doncaster  
DN4 5PL

### **Complaints regarding claims**

Please contact the administrator at:  
Lucas Claims Solutions Ltd  
Bloomfield House  
3 Balloo Place  
Bangor  
BT19 7BP  
Email: [office@lucas-solutions.com](mailto:office@lucas-solutions.com)  
Telephone: 0333 400 9987  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05567B.

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

Customer Relations Department  
UK General Insurance Limited  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ  
Tel: 0345 218 2685

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 less than €2million and fewer than ten staff, you may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR.

Telephone 0800 023 4567 from a landline and 0300 123 9123 from a mobile.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Are we covered by the Financial Services Compensation Scheme (FSCS)?

Great Lakes Insurance UK is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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 ([www.fscs.org.uk](http://www.fscs.org.uk))

## Data Protection Act 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

## Claims and underwriting exchange

We may use your personal information to prevent crime. In order to prevent crime we may:

- Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register.
- Pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.

**If you have not got a policy booklet please download a copy from [www.simplecaravaninsurance.co.uk](http://www.simplecaravaninsurance.co.uk) so you can check cover and exclusions in full.**

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

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