

Holiday Caravan Insurance Policy Summary

Leisuredays Holiday Caravan Insurance is underwritten by Royal & Sun Alliance Insurance Plc (RSA). The Legal Expenses optional cover is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd. This is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of these and all the terms and conditions that apply, you should read the policy document, a copy of which will be provided on completion of your contract or at any time on request. On receipt of your policy documentation, you will have 14 days to decide if you wish to cancel the policy – see “Your right to cancel the policy” for more information.

Table 1 - Structure, Equipment and Personal Possessions Insurance

If you select Structure, Equipment and Personal Possessions Insurance, the following is automatically included:

Features & Benefits	Significant Exclusions or Limitations
<p>Damage to the Structure whilst it is:</p> <ul style="list-style-type: none"> a) On the site specified in the schedule. b) Being used for holiday purposes. c) In transit within the territorial limits. d) In the custody or control of, any manufacturer, supplier, repairer, engineer or haulier in connection with their business. <p>Loss or damage to the Contents and Personal Possessions while in or around the Structure.</p> <p>The Contents are also covered whilst stored at the home.</p>	<ul style="list-style-type: none"> • High Risk Items (<i>see definition within policy wording pages 7 & 8</i>). • Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration. • Malicious damage or theft by or with the connivance of any occupant or user. • Damage to Contents and Personal Possessions in the open when unoccupied. • Damage caused by chewing, scratching, tearing or fouling by pets. • Damage while let for hire or reward (<i>unless this cover is highlighted in your schedule and any additional premium has been paid for this additional cover</i>). • Damage by seepage of water through seams or seals. • Theft of Contents and Personal Possessions when unoccupied unless by forcible and violent entry. • Limit of £300 for any one Personal Possession (unless Endorsement 9: Extended Personal Possessions, Emergency Accommodation & Liability Cover has been applied to modify this as noted on your schedule, in which case the limit is £1,500). • Damage caused by storm, tempest, flood or water damage unless the structure is securely anchored at all four corners of the chassis or is skirted (or an endorsement has been applied to modify this requirement and is noted on your schedule).

	<ul style="list-style-type: none"> • Winter Weather Precautions: When the structure is not occupied, we will not pay for damage caused by: <ol style="list-style-type: none"> 1. Water freezing in any fixed water or heating installation 2. Damage by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation unless: <ol style="list-style-type: none"> a) Between the 1st November and 15th March, whilst the park is officially open: <ol style="list-style-type: none"> i) the water has been turned off at the stopcock; AND <ol style="list-style-type: none"> ii) taps and showers are turned on and left open, ensuring nothing obstructs plugholes; AND <ol style="list-style-type: none"> iii) toilets are flushed, ensuring all water drained from the cistern; OR b) Between the 1st November and 15th March, whilst the park remains officially closed, the water is turned off at the stopcock and all equipment fully drained down and winterised in accordance
<p>Emergency Accommodation Costs if you are deprived of the use of the Structure due to loss or damage covered by the policy.</p>	<ul style="list-style-type: none"> • Emergency accommodation costs are only applicable if you are staying in the structure at the time of the damage. Up to £75 per day (15 days maximum). (Unless Endorsement 9: Extended Personal Possessions, Emergency Accommodation & Liability Cover has been applied to modify this as noted on your schedule, in which case the limit is £100 a day for up to 30 days).
<p>Debris removal and resiting charges.</p>	<ul style="list-style-type: none"> • Up to a limit of £10,000.
<p>Loss or damage to refrigerated or frozen food due to a change in temperature.</p>	<ul style="list-style-type: none"> • Up to a limit of £250.
<p>Replacement locks following theft or loss of keys or damage to locks.</p>	<ul style="list-style-type: none"> • Up to a limit of £500.
<p>Legal liability for the compensation arising from the ownership, custody or control of the structure up to £5,000,000.</p>	<ul style="list-style-type: none"> • Any liability arising from any deliberate, willful or malicious act. • Any liability arising from the structure being used for any trade or business purpose. • Liability for you or your family.
<p>Compensation for fatal injury up to £25,000 for you or your family for any accidental injury occurring inside or within the immediate vicinity of the structure which proves fatal within 12 months of its occurrence.</p>	<ul style="list-style-type: none"> • Suicide or attempted suicide.

Table 2 - General Conditions & Exclusions

The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits, please read the policy document.

General Conditions & Exclusions	Policy Section
<p>You must at all times keep the sum insured at a level that represents the full value, failure to comply with this may jeopardize your claim or cover.</p> <p>Confiscation, sonic bangs, radioactive contamination, war risks, terrorism, reduction in market value, date change, pollution and contamination.</p> <p>Damage or liability arising while the structure is being used in connection with any trade or profession.</p>	<ul style="list-style-type: none">• See sections specified in Table 1
Excesses & Limits	Policy Section
<p>The standard excesses and any increased amount you have agreed to pay shown within your policy wording or on the policy schedule.</p>	<ul style="list-style-type: none">• See sections specified in Table 1

Table 3 - Legal Expenses Cover (optional)

Some important facts about your Holiday Caravan Legal Expenses insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance SA, and administered on their behalf by Arc Legal Assistance Ltd.

Your legal expenses cover is valid for the same duration as the Holiday Caravan Insurance cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

Your legal expenses cover applies to you and other family members who reside with you.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal Expenses of up to £100,000 per claim are covered.</p> <p>Refer to individual sections for specific section limits.</p>	<p>This insurance covers the legal costs incurred by Arc Legal's panel solicitors. You are not covered for any other legal representative's costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>Territorial Limits for Personal Injury and Uninsured Loss Recovery are European Union. For all other sections of cover, the territorial limits are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> ▪ Costs incurred without our prior consent ▪ Claims arising from a dispute between you and someone you live with or have lived with 	<p>All</p>
<p>Legal Helpline 24/7.</p>		
<p>Legal costs of up to £50,000 to pursue: Contract claims against a person / organisation providing defective goods or services. This includes the purchase of the insured property where the incident occurs at least 60 days after the insurance started</p>	<p>There is no cover where the breach of contract occurred before you purchased this insurance</p>	<p>Consumer Pursuit</p>
<p>Legal costs of up to £50,000 to defend: Contract claims brought by a person to whom private goods have been sold. This includes the sale of the insured property where the incident occurs at least 60 days after the insurance started</p>	<p>There is no cover where the breach of contract occurred before you purchased this insurance</p>	<p>Consumer Defence</p>
<p>Legal costs of up to £100,000 to pursue: Personal injury claims against the responsible person / organisation.</p>	<p>There is no cover for illness, personal injury or death caused gradually and not caused by a specific sudden event</p>	<p>Personal Injury</p>
<p>Legal costs of up to £100,000 to pursue: An action for financial compensation for uninsured losses arising from a road traffic accident whilst you are in a vehicle against</p>	<p>There is no cover for claims relating to an agreement you have entered into with another person or organisation.</p>	<p>Uninsured Loss Recovery</p>

those responsible.		
Legal costs of up to £5,000 to pursue: An action before an employment tribunal for breach of your contract of employment.	The alleged breach must have occurred at least 60 days after this cover or equivalent continuous cover started.	Employment Disputes
Legal costs of up to £50,000 to pursue: Actions against parties causing physical damage to the insured property.	There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	Property Damage
Legal costs of up to £50,000 to pursue: An action for re-possession of the insured property, if it has been occupied by an unauthorised party.		Eviction of Unauthorised Occupants
Legal costs of up to £50,000 to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity theft.	There is no cover for claims where you did not take reasonable precautions against identity theft or take action to protect yourself from identity theft.	Personal Identity Fraud

Important Information

Your right to cancel

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by contacting, Leisuredays, New Road, Halifax, HX1 2JZ.

Your right to cancel the policy extends for 14 days from the day on which you receive the full terms and conditions of your policy. On receipt of your notice and the return of your policy documents we will refund any premiums already paid, except when you have already made a claim under your policy.

If you cancel the Policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current Period of Insurance, provided no claim has been made during the current Period of Insurance. Leisuredays will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If your premium is paid under a monthly instalment scheme Leisuredays will charge a cancellation administration fee (as stated in their Terms of Business Agreement). Please note, any premium paid in the respect of Legal Expenses is non refundable after 14 days.

We may cancel this policy by giving you 14 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made. There will be no refund of the Legal Expenses (optional cover) premium outside the first 14 days.

Claims

Should you wish to make a claim under your Leisuredays Insurance policy you should call the Claims Helpline on 01422 501 085. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy.

If you wish to make a claim for Legal Expenses or as soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on 01206 616 007 and quote "Leisuredays Holiday Caravan Legal Expenses".

Compensation

Royal & Sun Alliance Insurance plc and Arc Legal Assistance Ltd are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right.

If you have cause for complaint regarding your insurance policy, sale or service you should contact Leisuredays.

If you have cause for complaint regarding a claim you should contact RSA.

If you have cause for complaint regarding the Legal Expenses section you should contact Arc Legal Assistance Ltd.

Leisuredays	RSA	Arc Legal Assistance Ltd	Financial Ombudsman Service
Customer Relations Team New Road Halifax HX1 2JZ Tel: 01422 396 888 Email: info@leisuredays.co.uk	RSA Customer Relations Team PO Box 255 Wymondham NR18 8DP	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD Tel: 01206 616 007 Email: claims@arclegal.co.uk	Insurance Division The Financial Ombudsman Service Exchange Tower London E14 9SR

If a complaint is not resolved to your satisfaction, once you have received our final response you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Premiums and payments

Premiums are inclusive of Insurance premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy 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 continue collecting the premiums and automatically renew the policy. For other renewal payments, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premium paid, as described in "Your right to cancel the policy" section.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in the policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Leisuredays

Leisuredays is a trading name of Caravan Guard Limited, who is authorised and regulated by the Financial Conduct Authority under Registration No. 310409. You can check this on the FCA Register by visiting their website www.fsa.gov.uk/register or by contacting the FCA on 0800 111 6768 (landlines) or 0207066 1000 (mobiles). Caravan Guard Limited are registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

Royal & Sun Alliance Insurance plc (RSA)

The Leisuredays Holiday Caravan insurance policy is underwritten by Royal & Sun Alliance Insurance plc, which is authorised and regulated by the Financial Conduct Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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