



Caravan Club Motor Car Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy wording. It is important that you read the policy wording carefully when you receive it. If you would like a copy of the policy booklet, please contact Devitt Insurance Services Limited on 0845 300 4290.

Name of the insurer underwriting this policy

The insurer of this policy is Ageas Insurance Limited.

Type of insurance and cover

Your Caravan Club Motor Car Insurance policy protects your motor car, providing *Comprehensive, Third Party Fire and Theft or Third Party Only cover*, as selected by you when requesting the quotation and as shown in your policy schedule.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Permitted drivers and what they can use the vehicle for are shown in your current Certificate of Motor Insurance.

Conditions

- You must do all you can to protect your motor car and its contents and keep it in a roadworthy condition.

Failure to comply with these may jeopardise your claim or cover.

Significant features and benefits

Your policy includes the following features, which are explained in detail in your policy wording:

	Comprehensive	Third Party Fire & Theft	Third Party Only	Policy section information can be found in
<u>Liability to other people</u> <ul style="list-style-type: none"> Your legal responsibility for: <ol style="list-style-type: none"> Death or injury to other persons, unlimited amount. Damage to other persons property up to £20,000,000. Legal fees and expenses if we provide our written permission. Emergency medical treatment. 	✓	✓	✓	Section 1
<u>Fire and Theft</u> Replacement or repair of your motor car if your motor car is lost or damaged as a result of theft, attempted theft, fire, lightning or explosion.	✓	✓	✗	Section 2
<u>Windscreen damage and Repair</u> Replacement windscreen – subject to policy excess	✓	✗	✗	Section 3
<u>Damage to your Motor Car</u> Replacement or repair of your motor car if your motor car is damaged as a result of an accident.	✓	✗	✗	Section 4
<u>Extra cover</u> <ol style="list-style-type: none"> <u>Personal Accident benefits</u> <ul style="list-style-type: none"> As a result of you or your spouse or civil partner being accidentally injured while travelling in or getting into or out of any motor vehicle <ol style="list-style-type: none"> Death - £15,000. Loss of sight or limbs - £15,000. <u>Medical expenses</u> We will pay medical expenses of up to £500 for each person injured if your motor car is in an accident. 	✓	✗	✗	Section 5

<u>Extra cover (continued)</u> <u>3 Overnight accommodation and travelling expenses</u> If your motor car cannot be driven as a result of an accident covered under section 4 of this policy booklet, we will pay up to £200 for any one incident.				
<u>4 Clothing and personal belongings</u> Up to £500 for loss or damage to personal belongings caused by fire, theft, attempted theft or accident.	✓	Fire & Theft cover only	✗	Section 5
<u>Territorial limits and using your Motor Car abroad</u> Foreign use - 270 days cover in any one policy year for travelling abroad.	✓	✓	✓	Section 6
<u>New Motor Car Cover</u> New motor car replacement cover within the first 12 months of your purchase from new if the motor car is a total loss or stolen and not covered.	✓	Fire & Theft cover only	✗	Section 11
<u>Motor Car Service and Parking Cover</u> Cover whilst your motor car is in the custody or control of a motor garage for maintenance, repair, testing or servicing or at a hotel or restaurant where your motor car has been parked for you.	✓	✓	✓	Section 13

Significant and unusual exclusions or limitations

- The standard excesses and any additional amount you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Loss or damage to the motor car where possession is gained by any form of deception or fraud.
- Loss or damage to the motor car by theft or attempted theft if the vehicle has been left unlocked or with the keys or keyless entry system in your motor car, or on it, or if any window, roof opening or removable roof panel was left open or unlocked.

General Exceptions which apply to all sections:

- Being airside on any airport or airfield premises.
- Earthquake, riot or civil commotion outside of Great Britain, the Isle of Man or the Channel Islands, radioactive contamination, war risks, terrorism, pollution and contamination.

Any injury, loss or damage which takes place while your motor car is being:

- driven or used by anyone not allowed to drive, or used for any purpose not allowed by the Certificate of Motor Insurance; or
- driven by someone who you are aware does not have a valid driving licence or is breaking the conditions of their driving licence.

Duration

This is an annually renewable policy.

Right to Cancel

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

How to Claim

To make a claim, contact The Caravan Club Insurance claims line on 0845 604 4461

Complaint Procedures

The aim at all times is to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance, please contact Devitt Insurance Services Limited. Please always quote your reference number and/or your policy number.

You should write to:

Customer Satisfaction Manager, Devitt Insurance Services Limited, North House, St. Edwards Way, Romford, Essex RM1 3PP
Telephone No. 0845 300 4290

If you remain unhappy, please write with full details to the Managing Director of Devitt Insurance Services Limited at the same address.

If after taking this course of action you are still dissatisfied, once you have had either a final response letter regarding your complaint or it is eight weeks since you raised your complaint (whichever is sooner), you then have the right of referral to the Financial Ombudsman Service (FOS)

The address and telephone number is as follows:-

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone No. 0300 123 9 123

If your complaint is about your Insurer please write with full details including the Policy number and /or claim number to:

Step 1 Customer Service Adviser, Ageas Insurance Ltd, Ageas House, Tollgate, Eastleigh O53 3YA

Step 2 Contact Mark Cliff, Managing Director, at the same address if your problem is not sorted out.

Step 3 If having referred the matter to your Insurer you receive either a final response letter regarding your complaint or it is eight weeks since you raised your complaint (whichever is sooner) and you still remain dissatisfied, you can refer the matter to the Financial Ombudsman Service at the address previously shown.

Taking any of the above actions would not affect your right to take legal action if necessary.

Financial Service Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.