

# Shield Total Insurance

## Caravan Insurance summary of cover



This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own Policy Document, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

### Insurance Undertaking

Your policy is underwritten by the following Insurers for these subscriptions:-

Groupama Insurance Company Limited. 100%

**Shield Total Insurance** is a trading name of Vantage Insurance Services Limited ("VISL"). VISL is authorised and regulated by the Financial Services Authority ("FSA") and acts on behalf of Groupama Insurance Company Limited.

Groupama Insurance Company Limited is authorised and regulated by the Financial Services Authority ("FSA") and is a Member of the Association of British Insurers ("ABI"). Groupama Insurance Company Limited registered address is: 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB (Co. Registration no. 995253).

### Type of Insurance and Cover

This is a policy to cover physical loss or damage to your caravan, awning, equipment, contents and your personal belongings. In addition this policy covers you for injuries suffered whilst you are on holiday with your caravan and your legal liability for causing injury to a third party from you using or owning your caravan as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>Section one – Unit, Awnings, Equipment, Contents and Personal Effects</b>		
<p>Covers physical loss or damage to your unit or its replacement, awnings, equipment, contents and personal effects, including the removal of your unit to a repairer following an insured incident and the cost of collecting your unit following repair.</p> <p>Cover is provided in the UK and, if your Evidence of Insurance confirms this, for travelling in Europe.</p> <p>The basis of cover is set out in your Evidence of Insurance.</p>	<p>Maximum payable is the agreed sums insured. Excess as agreed.</p> <p>Cover excludes</p> <ul style="list-style-type: none"> <li>The cost of returning your caravan home following an incident.</li> <li>Theft from the caravan unless forcible and violent means are used to gain entry</li> <li>Theft or accidental loss from tents, awnings or toilet tents unless from an awning that is attached to the caravan. The maximum single item limit in this circumstance is £100 and is limited to £300 in all any one incident.</li> <li>Loss or damage to tents, awnings or toilet tents left erected and unattended for over 4 days.</li> <li>Wear, tear and deterioration, mechanical faults, breakdown, damage to tyres unless as a result of an insured loss or vandalism</li> <li>Deception, fraud, insolvency</li> <li>Contents or Personal Belongings valued at more than £300</li> <li>Loss of or damage to money, valuables, documents, contact lenses, spectacles, motor driven vehicles, mobile telephones, satellite navigation systems, computers including any personal audio or visual entertainment devices or cycles</li> <li>Theft or unexplained loss of contents and personal effects left in the open</li> </ul>	Section one and section one exclusions
<b>Section two – Loss of Use</b>		
<p>If your unit becomes uninhabitable following an insured incident under section one Insurers will contribute towards the reasonable costs of hotel or alternative accommodation or the hire of a similar unit to enable you to continue the holiday and/or the cost of recovering your contents and personal effects to your home address.</p>	<p>Maximum payable is 5% per week of your unit sum insured but limited to the agreed sum insured</p>	Section two and section two exclusions
<b>Section three – Liability to the Public</b>		
<p>Covers you and your family or legal representative up to the limit shown in your Evidence of Insurance against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your caravan.</p>	<p>Maximum payable is the agreed limit of indemnity</p> <p>Cover excludes</p> <ul style="list-style-type: none"> <li>liability arising whilst the caravan is being towed or becoming detached</li> <li>liabilities for which compulsory insurance is required for any road traffic legislation.</li> <li>Damage to property owned by you or your family</li> </ul>	Section three and section three exclusions
<b>Section four – Personal Accident</b>		
<p>Covers you and your family whilst you are on holiday or working on your caravan up to the limits shown in your Evidence of Insurance for death, loss of use of one or more limbs or total loss of sight of one or both eyes.</p> <p>Permanent total disablement payable after the incapacity has lasted for 52 weeks</p>	<p>Maximum payable is the agreed benefits</p> <p>Cover excludes death, loss or disablement:</p> <ul style="list-style-type: none"> <li>by anyone whose age, at the time of the accident, falls outside the bands of cover set out in your Evidence of Insurance</li> <li>taking place more than 12 months after the bodily injury has been sustained.</li> <li>caused directly or indirectly by alcohol, or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>resulting from the participation in a dangerous sport or from a self inflicted injury.</li> </ul>	Section four and section four exclusions
<b>Section five – No Claims Protection</b>		
<p>Following a claim, Insurers will re-instate your premium discount specifically designed to reward you for not making any claims or because any claims you have made fall below a threshold</p>	<p>Maximum benefit is the size of the no-claims premium discount that would be lost if this section was not included.</p>	Section five and section five exclusions

# Shield Total Insurance

## Caravan Insurance summary of cover continued



Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
<b>General exclusions</b>	<p>Cover is not provided</p> <ul style="list-style-type: none"><li>• where the unit is being used for trade or business purposes, as a permanent place of residence, for speed testing, racing or pace-making or being let for hire or reward</li><li>• for liability or damage arising from or relating to pollution, biological chemical or nuclear Terrorism, war, sonic bangs, and nuclear or radioactive incidents</li><li>• for legal liability directly or indirectly arising from the unit being loaned, leased or hired to any other person other than your family unless agreed in writing by insurers.</li><li>• for loss of use other than provided by Section two of this Policy.</li><li>• for claims if they are covered by any other insurance.</li><li>• for loss or damage occurring outside the period of insurance or caused deliberately by you</li></ul>	

### Duration of Contract

Your cover is valid for the period shown on your Evidence of Insurance.

### Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £25 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation. We may also cancel this policy immediately if you do not pay a premium

### How to Claim

If a claim or possible claim occurs you must report this as soon as possible. Please contact us at

Shield Total Insurance  
Claims Department,  
Juniper House  
Warley Hill Business Park  
Great Warley, Brentwood  
Essex CM13 3BE Telephone 01277 243005

### Complaints Process

If you are not happy with any part of the service you have received you should contact us at the address below. We will send you a full response within 5 working days or tell you within that time when you can expect a response:

Nigel Coppen  
Shield Total Insurance  
Juniper House  
Warley Hill Business Park  
Great Warley, Brentwood  
Essex CM13 3BE Telephone 01277 243021

If you are still not satisfied please contact:

The Chairman and Chief Executive  
Groupama Insurance Company Limited  
6th Floor, One America Square  
17 Crosswall,  
London EC3N 2LB Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR Telephone: 0845 080 1800

Please be aware that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

### Financial Services Compensation Scheme (FSCS)

If Groupama Insurance Company Limited and/or VISL are unable to meet our obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at [www.fscs.gov.uk](http://www.fscs.gov.uk).

The following are authorised and regulated by the Financial Services Authority and are registered in England

Groupama Insurance Company Limited (Registered No. 995253).  
(Member of the Association of British Insurers)

Registered Office:  
Groupama Insurance Company Limited  
6th Floor, One America Square  
17 Crosswall,  
London EC3N 2LB  
[www.groupama.co.uk](http://www.groupama.co.uk)

Vantage Insurance Services Limited (Registered No. 3441136).

Registered Office:  
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London  
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