

## 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 Insurers who are authorised and regulated by the Financial Conduct Authority and are registered in England. More Insurer details can be found in the Evidence of Insurance documentation we provide to customers

Shield is a trading name of Vantage Insurance Services Limited ("VISL"). VISL (Registered No. 3441136) has its registered office at 41 Eastcheap, London, EC3M 1DT and is authorised and regulated by the Financial Conduct Authority ("FCA"). VISL acts on behalf of Insurers who have authorised VISL to issue and administer your policy.

#### 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 losses suffered as a result of loss or damage to your caravan, 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
<p><b>Section one – Unit, Awnings, Equipment, Contents and Personal Effects</b></p> <p>Covers physical loss or damage to your unit or its replacement, awnings, equipment (including sports equipment), contents and personal effects, including the removal of your disabled unit to a repairer following an insured incident and, following repair, the cost of taking your unit to the normal place of storage.</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>Insurers will not pay more than the sums insured.</p> <p>Cover excludes</p> <ul style="list-style-type: none"> <li>• The excess</li> <li>• Depreciation, manufacturing defects, wear and tear, damage by pets or vermin or any gradually operating process</li> <li>• Mechanical or electrical breakdown or failure</li> <li>• Deception, fraud, insolvency or claims arising from the cessation of any business</li> <li>• The cost of returning your unit to your home or place of storage unless it has been recovered following an insured theft or repaired following insured damage</li> <li>• Theft or accidental loss from tents, awnings or toilet tents unless from an enclosed awning that is attached to the caravan. The maximum single item limit in this circumstance is £125 and is limited to £500 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>• Loss or damage to sports equipment as a direct result of its use and unless it is with you when you are caravanning. The maximum Insurers will pay for sports equipment is £250 for a single article and £500 overall (or the equipment sum insured if it is less than £500).</li> <li>• Loss or damage to dinghies longer than 14 feet.</li> <li>• Damage to tyres unless resulting from an insured incident to the unit or by vandalism</li> <li>• Any cover for a replacement unit unless you have told us about it within 14 days</li> <li>• Contents or Personal Belongings valued at more than £500</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 from the caravan unless forcible and violent means are used to gain entry</li> <li>• Theft or unexplained loss of contents and personal effects left in the open</li> <li>• The cost of replacing any undamaged parts of a set.</li> </ul>
<p><b>Section two – Loss of Use</b></p> <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>Insurers will not pay any more than £250 each day subject to an overall sum insured</p> <p>Cover excludes any loss that does not arise from an incident that is covered under section 1.</p>

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<p><b>Section three – Liability to the Public</b></p> <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>Insurers will not pay more than the 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>• damage to property owned by or in the custody of you, your family, an employee or any person to whom the unit has been lent</li> <li>• liabilities for which compulsory insurance is required for any road traffic legislation.</li> <li>• Liabilities of anyone who is not you, your family or your legal representative unless Insurers have agreed to this.</li> </ul>
<p><b>Section four – Driver Injury / Illness</b></p> <p>If the driver of the towing vehicle is injured or becomes unwell whilst on holiday and nobody is able to take over, Insurers will cover the cost of a standard class rail fare for the driver to return home and the reasonable cost of returning your unit to its normal place of storage and the towing car to your home.</p>	<p>Insurers will not pay any more than £1,000 in all.</p> <p>Cover excludes any claim for costs</p> <ul style="list-style-type: none"> <li>• unless the illness or injury occurs in the UK or, if your Evidence of Insurance confirms this, in Europe.</li> <li>• if another passenger is able to take over the driving</li> <li>• if the injury or illness was caused directly or indirectly by alcohol, narcotic or un-prescribed drug use</li> <li>• If the injury arises from racing, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkeling, hang gliding, parachuting, hunting on horseback, or any winter sports other than skating.</li> <li>• Any self-inflicted injury.</li> </ul>
<p><b>Section five – Personal Accident</b></p> <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. Permanent total disablement payable after the incapacity has lasted for 52 weeks</p>	<p>Insurers will not pay more than one benefit amount for any one bodily injury</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 un-prescribed drug use</li> <li>• resulting from the participation in a dangerous sport or from a self-inflicted injury.</li> </ul>
<p><b>Section six – No Claims Protection</b></p> <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>The maximum benefit you can receive is the value of your no-claims discount that would be lost if this section was not included.</p>
<p><b>General exclusions</b></p>	<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>

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### 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 using the contact details contained in the Evidence of Insurance documentation we provide to customers.

### Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Evidence of Insurance document we provide to customers.

### Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their 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 Conduct Authority or by visiting the FSCS website at [www.fscs.gov.uk](http://www.fscs.gov.uk).