

Shield Total Insurance

Trailer 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 Total Insurance 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 trailer and your legal liability for causing injury to a third party from you using or owning your trailer as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Section one – Trailer</p> <p>Covers physical loss or damage to your trailer or its replacement including the removal of your trailer to a repairer following an insured incident and the cost of collecting your trailer following repair.</p> <p>Cover is provided in the UK and, if your schedule confirms this, for travelling in Europe.</p> <p>Insurers will settle claims on a Market Value Basis.</p>	<p>Maximum payable is the agreed sums insured. Excess as agreed.</p> <p>Cover excludes</p> <ul style="list-style-type: none"> • The cost of returning your trailer home following an incident. We recommend our separate specialist breakdown insurance for this. • Wear, tear and deterioration, mechanical faults, breakdown, damage to tyres unless as a result of an insured loss or vandalism • Deception, fraud, insolvency
<p>Section two – Loss of Use</p> <p>If your trailer becomes unusable 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 trailer to enable you to continue the holiday and/or the cost of recovering your trailer to your home address.</p>	<p>Maximum payable is 5% per week of your trailer sum insured but limited to the agreed sums insured</p>
<p>Section three – Liability to the Public</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 trailer.</p>	<p>Maximum payable is the agreed limit of indemnity</p> <p>Cover excludes</p> <ul style="list-style-type: none"> • liability arising whilst the caravan is being towed or becoming detached • liabilities for which compulsory insurance is required for any road traffic legislation. • Damage to property owned by you or your family
<p>General exclusions</p>	<p>Cover is not provided</p> <ul style="list-style-type: none"> • 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 • for liability or damage arising from or relating to pollution, biological chemical or nuclear Terrorism, war, sonic bangs, and nuclear or radioactive incidents • 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. • for loss of use other than provided by Section two of this Policy. • for claims if they are covered by any other insurance. • for loss or damage occurring outside the period of insurance or caused deliberately by you

Shield Total Insurance

Trailer Insurance summary of cover continued



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.

How to complain

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.

If you are still not satisfied you can refer your case to the Financial Ombudsman Service (FOS). The address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This does not affect your right to take legal action if necessary.

Financial Services Compensation Scheme (FSCS)

If the insurer for your policy is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk