

Shield Total Insurance Caravan Complete Warranty Plan

Statement of Demands and Needs

The Shield Total Insurance Caravan Complete Warranty Plan meets the demands and needs of United Kingdom residents over 18 years of age who wish to ensure that touring caravans belonging to them are protected against the cost of repairs due to mechanical breakdown caused by the failure of components fitted as part of the manufacturer’s original specification and damage caused by water ingress after the end of the original manufacturer’s warranty/guarantee.

Summary of cover

This document provides a summary of the cover provided. Full details can be found in the Plan document. You should refer to your own Plan Terms and Conditions, your Schedule and any endorsements that apply to your own Plan for full details of your cover. Please read these documents carefully.

Warranty Plan

Your Shield Caravan Complete Warranty Plan is provided by Leisure Warranties Limited and underwritten by Templeton Insurance Limited (“TIL”), an Isle of Man company authorised and regulated by the Isle of Man Financial Services Authority. Further details of TIL can be found in your Plan Terms and Conditions. Your Plan is provided by and arranged by Leisure Warranties Limited (“LWL”), an insurance intermediary authorised and regulated by the Financial Conduct Authority (“FCA”) to provide and service general insurance products, Firm Reference Number 514905, and administered by Vantage Insurance Services Limited (“VISL”). Shield Total Insurance is a trading name of VISL. VISL (Registered No. 3441136) has its registered office at 41 Eastcheap, London, EC3M 1DT, and is authorised and regulated by the FCA. VISL acts on behalf of LWL who has authorised VISL to administer your Plan.

Type of Warranty Plan and Cover

This is a Plan to cover the cost of repairs to your caravan due to mechanical breakdown caused by the sudden and unforeseen failure of a component arising from mechanical or electrical defect and depending upon the age of your caravan the cost of repairs for damage caused by or due to water ingress.

Significant Features and Benefits	Significant Exclusions or Limitations
<p>What is covered:</p> <p>24 Hour Customer Service and Claims Helpline with Engineer Call Out at Home</p> <p>Mechanical Breakdown The cost of repairs to your caravan which we have approved including initial engineer call-out charges caused by or due to mechanical breakdown of mechanical or electrical components (other than Excluded Components) in</p> <ul style="list-style-type: none"> (i) fixed appliances (cooker, refrigerator, water systems, auxiliary electrics, cassette toilet, heating system and body leaks); (ii) central heating system or gas boiler; and (iii) bathroom fittings, sanitary ware and plumbing. 	<p>What is NOT covered:</p> <ul style="list-style-type: none"> (i) Claims occurring during the 48 hour qualifying period; (ii) Excluded Components (such as bodywork except for water ingress, trim, glass, windows and blinds, décor, floor coverings, bulbs, habitation battery, TV, telephone and music systems, satnav, wheels, fixed motor mover); (iii) Workshop consumables; (iv) Service, general maintenance, adjustment and cleaning of Components; (v) The first £50 of each and every claim; (vi) Betterment; (vii) Amounts in excess of the applicable Single Claim Limit; (viii) Repairs caused by impact and/or accidental damage;

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<p>SUBJECT TO:</p> <ul style="list-style-type: none"> • the Mechanical Breakdown Single Claim Limit of <ol style="list-style-type: none"> i) for caravans under 6 years of age since date of first registration at Warranty Plan Start Date - Repair Cost; or ii) for caravans 6 years of age since first date of registration and older at Warranty Plan Start Date - £1,000; and • the Exclusions and Conditions contained in your Warranty Plan. <p>Water Ingress (applies to caravans up to six years of age only) The cost of repairs which we have approved to your caravan for damage caused by or due to water ingress.</p> <p>SUBJECT TO:</p> <ul style="list-style-type: none"> • the Water Ingress Single Claim Limit - £750; and • the Exclusions and Conditions contained in your Warranty Plan. <p>Continental Use For personal trips up to a maximum period of 240 consecutive days.</p> <p>Hotel Accommodation The cost of hotel accommodation which we have approved, in the event that your caravan is rendered unusable by water ingress damage or mechanical breakdown during the course of a trip up to a maximum of £200 per claim.</p>	<p>(ix) Faults which occur during the period of a manufacturer's guarantee or warranty items which are subject to a manufacturer's recall.</p> <p>(x) Units not serviced in line with manufacturer's recommendations at least once each year;</p> <p>(xi) Damage due to outer skin piercing which the Insured was aware of at inception</p> <p>All claims are subject to production of the latest annual service report and the last damp report and repair invoices.</p> <p>Refer to the Plan Terms and Conditions for Full List.</p> <p>General Exclusions</p> <p>Cover is not provided</p> <ul style="list-style-type: none"> ▪ where the caravan is being used for trade or business purposes, as a permanent place or residence, for speed testing, racing or pace-making or being let for hire or reward or used for commercial driving tuition or by persons other than you or your family. ▪ for damage arising from or relating to ionising radiation or contamination, nuclear contamination, war, rebellion or terrorism of any kind, sonic bangs or pollution. ▪ for claims if they are covered by any other warranty or insurance. ▪ for loss or damage occurring outside the period of cover or territorial limits. ▪ for loss or damage caused deliberately by you or someone acting on your behalf. ▪ for claims made which are false or fraudulent or exaggerated.
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Conditions You Must Comply With To Receive Benefit Under This Plan

There are conditions that you must comply with to receive benefits under your Shield Total Insurance Caravan Complete Warranty Plan. If you breach any of these conditions this may render your claim null and void or reduce the amount payable or your Warranty Plan may be treated as though it never existed. Please refer to your Warranty Plan Terms and Conditions document for these conditions.

Duration of Contract

Your cover is valid for the period of cover shown on your Warranty Plan Schedule as long as you pay your premium.

Law Applicable to the Plan

Your Plan will be governed by and construed in accordance with English Law. The language and all communications with you will be in English.

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Cooling Off Period and Cancellation Rights

You may cancel your Warranty Plan without giving reason by sending us written notice within the first 14 days of the Plan period or, if later, within 14 days of you receiving your Plan documents. This is known as the “cooling off period”. Any Premium paid by you will be refunded unless you have made a claim.

Should you cancel this Plan after the cooling off period you will not receive a refund. You must notify us in writing of cancellation prior to the cancellation date.

Your Plan may be cancelled immediately if you do not pay a premium when due.

How to Claim

If a claim or possible claim occurs you must report this as soon as possible by telephone number 01277 243 030 or email to claims@shieldtotalinsurance.co.uk or writing to Shield Total Insurance, 2nd Floor, Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.

How to Complain

If you are unhappy with the service you have received please follow the Complaints Procedure contained in your Plan Terms and Conditions.

If you have complained and your complaint has not been resolved to your satisfaction then you may be able to take your complaint to the Financial Ombudsman Service (FOS), an independent body that arbitrates on complaints. Further details about the FOS can be found on their website – www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

Leisure Warranties Limited is a member of the Financial Services Compensation Scheme (FSCS). If Leisure Warranties Limited is unable to meet its obligations to you, you may, depending on the type of insurance and circumstances of the claim, be entitled to compensation from the FSCS.

Templeton Insurance Limited is not covered by the FSCS.

Confidentiality and Data Protection

All information about you of a sensitive or personal nature will be treated as private and confidential in compliance of all applicable data protection legislation. We will however use and disclose the information we have about you in the course of arranging, placing and administering your Plan. This may involve passing information about you to insurers, other intermediaries and other third parties involved (directly or indirectly) in your Plan. We will not keep your personal data for longer than necessary.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.