

## CX Caravan (Touring) Policy Summary

### About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within CX Caravan (Touring). This summary does not contain the full terms and conditions of the insurance which can be found in the policy booklet. The policy booklet is available on request, but if you are in any doubt as to cover afforded you should consult your insurance agent. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

### About the Insurer

CX Caravan (Touring) is underwritten by certain Underwriters at Lloyd's regulated by the Financial Services Authority.

### Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

### The Cover Available

The Commercial Express CX Caravan (Touring). policy is a single section policy providing cover for your caravan, its contents and equipment.

Cover is provided for all damage (unless otherwise excluded). - See policy wording.

You must comply with the conditions of the policy explained in the **Policy Conditions Section** of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss and actions you must take as soon as you are aware of a possible claim under the policy. See also the **General Exclusions Section** of the policy booklet for those exclusions that apply to all sections.

**Continental Use** - See continental Use of section of policy wording for details

You will have to pay the first part of certain claims - this is known as an "excess". Please see your policy schedule for details of the excess which applies.

### Significant and unusual exclusions or limitations

See the Caravan and Contents Section of your policy wording for details.

Liability arising from the Caravan whilst it is being towed, including if it becomes detached from the towing vehicle.

Loss or damage by escape of water following the freezing of fixed water or heating systems between 1<sup>st</sup> November and 31<sup>st</sup> March unless the holiday Caravan is occupied.

Damage to contents by theft or attempted theft while the caravan is left unlocked whilst unattended, unless the caravan itself is stolen.

Loss or damage by any cause not listed in the policy booklet.

The cost of replacing any undamaged items, which form part of a set, suite or item of a uniform nature.

### **How to claim**

For claims under all Sections please refer to your Policy wording.

### **How to Cancel this Insurance**

We may cancel the certificate by writing to you at your last or known address confirming that all cover will end 14 days after the date of Our letter; or You may cancel the certificate by giving us written instructions.

If you or we cancel the certificate, and you have not made a claim during the current period of insurance, we will refund the Premium, less an administration fee, for any remaining period of cover. No Premium will be refunded for amounts under £25.00 + IPT + Fee

### **How to make a Complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service

If you have any questions or concerns about your policy or the handling of a claim you should contact the Managing Director at Commercial Express Quotes Ltd. Their address is: -

Managing Director  
Commercial Express Quotes Ltd  
Unit 4, Castlegate Court  
Castlegate Way  
Dudley  
DY1 4RD

If you are unable to resolve the matter with your broker or insurance advisor and wish to make a complaint you may do so at any time by referring the matter to the Lloyd's to review your case.

Their address is:  
Lloyd's Policyholder and Market Assistance  
Lloyd's Market Services  
One Lime Street  
London, EC3M 7HA

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service. Their address is

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR.  
Tel. 0845 0801800.  
E-mail Complaint: [info@financial-ombudsman.org.uk](mailto:info@financial-ombudsman.org.uk)

### **Definition of an Eligible Complaint**

An eligible complaint is either a private individual, a business with a group annual turnover of less than £1million or a trustee of a trust with a net asset value of less than £1million at the time of complaint.

### **Financial Services Compensation Scheme (FSCS)**

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the Scheme if Lloyd's Underwriters are able to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme 7<sup>th</sup> Floor, Lloyd's Chambers, Portoken Street, London, E1 8BN and on their Website [www.fscs.org.uk](http://www.fscs.org.uk)

### **The Law Applicable to this Insurance**

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject the law of England and Wales.

## CARAVAN UNINSURED LOSS RECOVERY POLICY SUMMARY

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy, so you will need to take time to read the insurance policy wording to make sure that you understand the cover that it provides. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection upon request.

### NAME OF INSURER

The policy is underwritten by;

Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA.

The company is authorised and regulated by the Financial Services Authority.

### NAME OF COVERHOLDER

The policy is administered on behalf of the insurers by:

Legal Insurance Management Ltd, 16 -18 Hagley Road, Stourbridge, West Midlands DY8 1PS.

### TYPE OF INSURANCE

The policy is designed to cover the cost of professional fees charged by a claims handler, solicitor or accountant following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded within the policy schedule issued.

### SIGNIFICANT FEATURES AND BENEFITS

The policy includes the following features (unless specifically excluded by the policy schedule issued), which are fully explained in detail in the policy wording. The limit of indemnity provided will be shown on the policy schedule issued.

### LIMIT OF INDEMNITY

Any One Claim £50,000

Any One Period of Insurance £50,000

### SECTIONS OF COVER

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Uninsured Losses	The recovery of uninsured losses resulting from a road accident in your insured vehicle.	Any claim where :- Your motor insurers are entitled to repudiate your policy or refuse cover, or where your vehicle is being driven by somebody else under a "driving other cars" extension to their motor insurance policy. An insured person does not hold or is disqualified from holding a driving licence. We do not cover :- Claims against passengers or involving conflict of interests between you and the driver or passengers. Vehicles being used for racing, competition and the like.
Death or Personal Injury	Professional fees resulting from the death of or personal injury to an insured person.	
Legal Helpline	Free access to legal advice & assistance.	The helpline can provide general advice only and cannot assist with complex legal matters which may require the review of documentation and is not intended to replace the services of a solicitor.

## **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS**

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- If you can convince us that there are sensible prospects of being successful in your claim and that it is reasonable for Professional Fees to be paid we will take over the claim on your behalf appoint a specialist of our choice to act on your behalf.
- We may limit the Professional Fees that we will pay under the policy where we consider it is unlikely a reasonable settlement of the claim will be obtained, the potential settlement amount of the claim is disproportionate compared with the time and expense incurred in pursuing or defending the claim or where there are insufficient prospects of obtaining recovery of any sums claimed.
- Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to you the amount in dispute which will then constitute the end of the claim under the policy.
- If Legal Proceedings have been agreed by us you may at that stage decide to nominate and use your own solicitor or indeed, you may wish to continue to use our own specialists. If you decide to nominate your own Professional we must agree this in advance and you will be responsible for any Professional Fees in excess of those which our own specialists would normally charge us (Details are available upon request).
- At conclusion of the claim if you are awarded any costs (not your damages), these must be paid to us.
- Please note that if you should engage the services of a Professional prior to making contact with us any costs that you incur are not covered by this Insurance.
- This is a policy where you must notify us during the period of insurance and within 30 days of any circumstances which may give rise to any claim under the policy. Failure to do so could mean that we decline to pay a claim for your professional fees.
- The jurisdiction and Territorial Limits of the policy is The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Morocco, Norway, Romania, San Marino, Serbia, Switzerland, Tunisia and Turkey (West of the Bosphorus only).
- In the event that you make a claim under this policy which you subsequently discontinue due to your own disinclination to proceed, any legal costs incurred to date will become your own responsibility and will be required to be repaid to the insurer.

## **DURATION OF THE CONTRACT**

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

## **CANCELLATION**

We wish you to be happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy documents without giving reason. If you chose to cancel, we will refund your premium after first (at our discretion) charging for the cover provided from the date of commencement of the contract until the date of cancellation and any helpline costs incurred.

## **CLAIMS ADDRESS**

The person insured by the policy should report immediately (and in accordance with the policy terms and conditions during the period of insurance and no later than 30 days after the occurrence) any incident which may give rise to a claim under the policy. Failure to do so could mean that we decline to pay a claim under the policy. The telephone number for the reporting of a claim is contained within the policy schedule. A claim form will be dispatched for completion by the insured person and return to the address shown below. If you wish to make a claim in writing, this must be made in person by the Insured Person seeking cover under the policy issued.

Please note that we will not enter into dialogue or correspond with anyone other than the Insured Person or the Insured Person's personal representatives (following death or serious incapacity) in relation to the notification and subsequent handling of a claim.

Claims Department  
Legal Insurance Management Ltd  
16 -18 Hagley Road  
Stourbridge  
West Midlands  
DY8 1PS

## COMPLAINTS PROCEEDURE

In the event of a complaint arising under this Insurance, you should in the first instance write to the Agent who arranged this Insurance on your behalf.

If the matter remains unresolved you should write to the Managing Director of Legal Insurance Management Ltd at the above address.

If the matter still remains unresolved thereafter you can then write to the Insurers whose details are shown within the policy schedule.

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service.

This applies if you are a retail customer or insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at: -

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

## COMPENSATION SCHEME

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)