

CX Caravan (Static) Policy Summary

About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within CX Caravan (Static). 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 (Static) 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

Cover is provided for an extensive list of perils such as fire, storm, flood (unless otherwise excluded), theft, ECT. - 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 wording for those exclusions that apply to all sections.

Rental Charges you would have lost, as a result of the Caravan becoming uninhabitable by any cause Insured.

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 booklet for details.

Loss or damage by escape of water following the freezing of fixed water or heating systems between 1st November and 31st 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.

In respect of Contents, Money, Jewellery, Gold Silver, Articles of precious metals, watches, camera, furs, pictures, works of art, curios and stamp, coin and other collections, Pedal Cycles, Sports equipment, fishing equipment, boating equipment, surfboards, pets, livestock, Securities, documents of any kind and any other property otherwise more specifically insured.

How to claim

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

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

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 7th Floor, Lloyd's Chambers, Portsofen Street, London, E1 8BN and on their Website 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.



STATIC CARAVAN PROFESSIONAL FEES 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 please take time to read the policy document 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.

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)
Employment Disputes	Disputes with Your employer for compensation or reinstatement on the grounds of unfair dismissal or unfair selection for redundancy.	We do not cover disputes arising within the first 90 days of the first Period of Insurance. Stress or psychological related claims.
Criminal Prosecution	Defence of your legal rights including appeal, where criminal proceedings have been brought against you.	We do not cover deliberate criminal acts or omissions or violent offences.
Consumer Disputes	Pursuing or defending a claim, which arises from a contract for services, purchase, hire, hire purchase or sale of personal goods.	We do not cover claims where the value in dispute is less than £100, or which arise within the first 90 days of the first Period of Insurance. Claims relating to the planning, erection, or alteration of buildings or disputes with local or government authorities, or contracts connected to your business or profession are also excluded.
Taxation	Professional Fees resulting from an in-depth Inland Revenue investigation of your personal tax affairs.	We do not cover investigations that had already commenced or you knew would commence before our cover started, investigations involving the Special Compliance Office, or false or misleading statements to HM Revenue & Customs.
Home Rights	Pursuing claims connected to goods or services used in your Home or an infringement of your rights relating to your Home.	We do not cover disputes arising within the first 90 days of the first Period of Insurance, claims connected to leased or rented property, planning erection and the like of buildings, or disputes with local government authorities.

Bodily Injury	Death of or bodily injury resulting from the negligence of another person.	Stress, psychological & medical negligence related conditions.
Education	Appealing against a decision of a Local Education Authority arising out of the LEA's failure to comply with its published admission policy resulting in the refusal to accept the Insured's child at the school of their preference	Where acceptance at the school involves examinations or other selection criteria. If the refusal is within 6 months of the first period of insurance. Unless the formal appeals process has first been followed. If the child has been previously excluded from another school. Children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5 th birthday.
Probate	The pursuit of a claim in respect of a probate dispute involving the Insured person's parents, grandparents, children, step-children or adopted children.	Where a will has not been previously made, concluded, or cannot be traced.
Identity Theft	Defending a claim from a financial institution, merchants or their collection agencies. The removal of any criminal or civil judgments wrongly entered against the Insured Person. Challenging the accuracy or completeness of any information in a Credit Reference Agency report. Creating documents needed to prove the Insured Person's innocence in terms of any financial irregularities committed unlawfully Postal and phone costs the Insured Person has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft. Fees charged for reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information. The Insured Person's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft.	Any Identity Theft connected with the Insured Person's business, profession, or occupation. Any fraudulent, dishonest or criminal act by an Insured Person, or any other person acting in collusion with 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, or the potential settlement amount of the claim is disproportionate compared with the time and expense incurred in pursuing or defending the claim. 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. Where there are insufficient prospects of obtaining recovery of any sums claimed.
- § 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 United Kingdom.
- § We do not cover claims connected to Motor Vehicles, Matrimonial or Family Disputes, or claims falling within the Small Claims Track limits.
- § The policy does not cover any activity connected to a business or any venture for gain.
- § 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 hope you are happy with the cover provided by your policy. However you have the right to cancel the policy within 14 days of receiving the policy. 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 PROCEDURE

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim 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 you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman to review your case.

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