

Caravan and Camping Guard

Policy Summary

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This is a summary of cover available under Fortis Caravan and Camping Guard. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Fortis Insurance on request.

Fortis Caravan and Camping Guard

Caravan and Camping Guard is an annual Caravan and Camping insurance contract underwritten by Fortis Insurance Limited.

Caravan and Camping Guard offers a policy for touring and fixed site caravans, trailer tents or camping equipment. The maximum claim limit that your caravan or trailer tent is insured for should equal its current market value. Your camping equipment should be insured for enough to replace all of it, as new.

The different sections or extensions of cover available are caravan cover, cover for caravan contents, camping equipment cover and camping contents. The sections that you choose and the maximum claim limits are shown on your policy schedule.

Main benefits

If you choose caravan or camping we will cover the caravan or trailer tent shown in your schedule plus: its awnings, external steps, toilet tents and portable toilets, fixtures and fittings including refrigerators, cookers, generators, gas bottles, wheel clamps, hitchlocks, stabilisers, batteries, aerials, water tanks and other similar caravan attachments from specific perils, for

example loss or damage. The cover is summarised below and detailed in your policy document.

If you choose caravan or camping contents cover or camping equipment cover, we will cover these items against loss or damage, as summarised below and detailed in full in your policy document and policy schedule.

Causes covered	Contents & Camping		Standard Policy Limits	Policy Booklet
	Caravan	equipment		
The fixed site caravan or touring caravan or trailer tent that appears in your schedule	✓	N/A	The maximum claim limit chosen or the current market value, whichever is lower (as shown in your schedule)	Section 1 – Caravan
Loss or damage while your caravan is being towed	✓	N/A	The maximum claim limit chosen or the current market value, whichever is lower (as shown in your schedule)	Section 1 – Caravan
Protection and removal to the nearest competent repairer following loss or damage	✓	N/A	Up to, but not exceeding the maximum claim limit chosen or the current market value, whichever is lower (as shown in your schedule)	Section 1 – Caravan
Delivery after your caravan or trailer tent has been repaired, to your home address or the address where your caravan is normally kept	✓	N/A	Up to, but not exceeding the maximum claim limit chosen or the current market value of your caravan (as shown in your schedule) The limit includes any protection or removal costs	Section 1 – Caravan
Liability to third parties	✓	N/A	£2,000,000	Section 1 – Additional cover
Loss of hire charges for fixed site caravans	✓	N/A	£40 per day up to a maximum of £400 in any period of insurance	Section 1 – Additional cover
Alternative accommodation	✓	N/A	£50 per day up to a maximum of £600 in any period of insurance	Section 1 – Additional cover
Audio equipment permanently fitted in your caravan	✓	N/A	Up to a maximum of £100 for any one claim	Section 1 – Caravan
Disputes arising from storing a caravan at your home insurance address	✓	N/A	Up to a maximum of £100 in any period of insurance	Section 1 – Caravan
Expenses occurring from the sole person who can drive the caravan becoming ill	✓	N/A	£50 per day up to a maximum of £600 in any period of insurance	Section 1 – Caravan
Caravan contents	N/A	✓	For loss or damage up to the maximum claim limit shown on your policy schedule	Section 2 – Caravan contents
Camping equipment	N/A	✓	For loss or damage up to the maximum claim limit shown on your policy schedule	Section 3 – Caravan contents
Camping contents	N/A	✓	For loss or damage up to the maximum claim limit shown on your policy schedule	Section 4 – Camping contents

Main exclusions

General policy exclusions

Any criminal or deliberate act by you, your family or anyone you have authorised to use your caravan.

Property being used for other than social, domestic and pleasure purposes.

Property legally held by customs or other officials.

See general policy exclusions and conditions within the policy document.

Exclusions relating to Caravans and trailer tents

Loss or damage caused while your caravan is being used as a permanent residence.

Loss or damage while your caravan is being towed by anyone other than you, a member of your family or anyone travelling with you.

Theft of touring caravans is not covered unless at the time of the theft it was secured by a wheel clamp. (This exclusion does not apply whilst the caravan is parked on a registered caravan site for a period less than 15 days or whilst attached to a towing vehicle in the course of transit).

See Section 1 of the policy document for what is not covered under Caravan cover.

Exclusions relating to Caravan contents, Camping equipment and Camping contents

Loss or damage caused by electrical or mechanical breakdown or use contrary to the manufacturer's instructions.

Loss or damage caused by rot, fungus, mildew, insects, vermin, domestic pets, atmospheric or weather conditions, damp, rust, corrosion, the effect of light, wear and tear or anything which happens gradually.

See Section 2 of the policy document for what is not covered relating to caravan contents.

See Section 3 of the policy document for what is not covered relating to camping equipment.

See Section 4 of the policy document for what is not covered relating to camping contents.

Policy excess

The following excesses apply to every incident.

£50.00 for each claim for loss or damage to caravans, trailer tents and caravan contents.

£25.00 for each claim for loss or damage to camping equipment and camping contents.

An additional excess of £50.00 will be applied to caravans and trailer tents over 10 years old.

No policy excess will apply if a touring caravan is stolen from a *CASSOA site *(Caravan Storage Site Owners' Association)

Cancellation procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is the later, to write to us if you want to cancel your policy. This is known as a cooling off period. If you cancel your policy during this period of time, provided you have not made a total loss claim, we will refund your full premium.

See General Policy conditions of the policy document for what is not covered for the cancellation procedure.

How to make a claim

Telephone the Fortis Caravan and Camping claims helpline on 0845 122 3019. This line is open 24 hours a day, 365 days a year.

The claims handler will ask for your name, policy number and full details of the claim circumstances. The claims handler will provide advice on procedures and documentation required.

Depending on the type and/or value of the claim the claims handler may elect to instruct a loss adjuster or engineer.

Loss adjusters and engineers are independent experts who will arrange to visit you and/or inspect your caravan. They will assess your claim and report back to us with their findings. In the case of damage to your caravan, the engineer will assess the damage and authorise the repairs that need to be done.

You may also write to us at the address below.

Fortis Insurance Limited
The Square
Gloucester Business Park
Brockworth
Gloucester
GL3 4AD

Complaints procedure

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

Step 1

Please contact our Customer Service Adviser at the address below.

Step 2

Write to Barry Smith, Chief Executive, at the same address if your problem is not sorted out.

Step 3

If you are not satisfied with our final decision, you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR.

See page 5 of your policy booklet for details on how to make a complaint.

Financial Services compensation scheme

In the event that Fortis is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full.

For the remainder of any claim or unused premium, compensation is made to 90% of its value.

More information can be found on www.fscs.org.uk.
Telephone 0207 892 7300.

Registered Address

Fortis House
Tollgate
Eastleigh
Hampshire
SO53 3YA

Email: talkback@fortis.com
Website: www.fortisinsurance.co.uk

Registered number 354568

Fortis Insurance Limited is authorised and regulated by the Financial Services Authority

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