

Towergate Bakers Vanguard Static Caravan Policy Summary

This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy booklet(s). It is important that you read the policy booklet(s) and schedule carefully when you receive them.
One policy booklet covers all sections of this policy.

Name of the insurance undertaking

This insurance policy is underwritten by a consortium of leading UK insurers comprising of:
AXA Insurance UK plc
Royal and Sun Alliance Insurance plc
Equity Red Star
Allianz Insurance plc.

Type of Insurance and Cover

The Towergate Bakers Vanguard Static Caravan policy is a single section policy providing cover for your Caravan and Contents.

All Sections

Significant and unusual exclusions or limitations

- You must comply with 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.
- 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.

Caravan and Contents Section – see the Caravan and Contents Section of your policy booklet for details.

Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, storm, flood (unless otherwise excluded), theft, etc. – see policy booklet.

- Spoilage of food in freezers (up to £100).
- Loss of rental income and the cost of similar alternative accommodation following an insured loss.
- Replacement locks if keys are lost or stolen.
- Contents in the open (up to £200).
- Accidental damage to fixed glass, panels, sanitary fixtures, televisions, videos, audio and computer equipment.
- Your legal liability as owner/occupier of the caravan (up to £2m limit of indemnity).

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 televisions, personal computers, audio and video equipment when the site is closed or when the holiday Caravan is unoccupied.
- 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.

Duration of Policy

The policy will remain in force for 12 months from the date

of commencement, or as otherwise shown in your policy schedule.

Cancellation rights

You have the right to cancel your policy during a period of 14 days after the later of the day of purchase of the contract or the day on which you receive your policy documentation. A full explanation of your cancellation rights can be found in your policy booklet.

How to Claim

If at any time you wish to make a claim then you should contact: Towergate Bakers, The Quadrangle, Imperial Square, Cheltenham, Glos. GL50 1PZ. Tel: 01242 528844.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to the policy booklet for details of the complaints procedure.

The Insurers are covered by the Financial Ombudsman Service, if you have complained to them and they have been unable to resolve your complaint you may then be entitled to refer them to this independent body.

Financial Services Compensation Scheme

The Insurers are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of the claim.

Towergate Bakers is a trading name of Towergate Underwriting Group Ltd. Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered in England No. 4043759. Authorised and regulated by the Financial Services Authority.

Underwritten by:

AXA Insurance UK plc. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered Number 78950. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Royal and Sun Alliance Insurance plc. Registered office: St. Marks Court, Chart Way, Horsham, West Sussex RH12 1XL. Company Registration Number 93792. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Equity Red Star is managed by Equity Syndicate Management Limited. Registered Office: Library House, New Road, Brentwood, Essex CM14 4GD. Registered Number 426475. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

Allianz Insurance plc. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB. Registration Number 84638. Authorised and regulated by the Financial Services Authority. Main business – Insurance Company.

All the above insurers' details can be checked on the FSA register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.