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## DEMANDS AND NEEDS STATEMENT

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The product summarised below meets the demands and needs of those who require Comprehensive Caravan Insurance. You are reminded that the sale of this insurance is on a non-advised basis and we would draw your attention to the enclosed Status Disclosure Document.

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## POLICY SUMMARY - STANDARD 5CS CARAVAN INSURANCE

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**keyfacts**<sup>®</sup>

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features and benefits, together with details of policy limits and significant exclusions. You still need to read the Policy Document, including any endorsements, for full details of the terms, conditions and exceptions.

The purpose of the insurance is to provide indemnity in the event of loss of/or damage to a caravan, its associated equipment and contents items arising from accidental damage, fire, theft, vandalism, storm and flood. Cover is provided whilst the caravan is static or being towed.

The insurance is co-insured by five insurers all of which are regulated by Financial Services Authority. These are Axa Insurance UK PLC, National Insurance and Guarantee Corporation Ltd, Aviva Insurance UK Ltd, and Syndicate Numbers 218 and 727 at Lloyd's.

The period of cover is as shown on the Policy Schedule/Quotation

Features and benefits:	Policy Limits	Policy Sections Applicable
Comprehensive cover for the caravan and associated equipment.	Maximum sum insured as per schedule/quotation. Insurers will not be responsible for the first £50 of each and every loss or as otherwise stated on schedule/quotation. This insurance policy contains the following warranty, which can be found on page 7 of the policy document. <b>Warranty</b> It is a requirement of this Insurance that whenever the caravan is left unhitched from a towing vehicle for a period exceeding 8 hours, it is immobilised or protected against theft of unlawful removal by the use of one of the following: a hitchlock, wheel clamp, heavy duty chain or immobiliser or an alarm system. Failure to comply with this warranty will prevent you claiming indemnity following the theft or attempted theft of the caravan.	Section 1. Definitions General Conditions General Exclusions
Comprehensive cover for Contents.	Maximum sum insured as shown on schedule/quotation. Items insured whilst contained in the caravan. Insurers will not be responsible for the first £50 of each and every loss or as otherwise stated on schedule/quotation.	Section 2. Definitions General Conditions General Exclusions
Hotel and Caravan Hire Expenses.	Maximum sum insured as shown on schedule/quotation. Cover only effective whilst on holiday.	Section 3. Definitions General Conditions General Exclusions
Liability Cover.	Maximum sum insured as per schedule/quotation.	Section 4 Definitions General Conditions General Exclusions.
Personal Accident Cover.	Capital Benefit as per schedule/quotation. Cover only applicable for events occurring whilst caravanning. Excludes persons over 75 years of age.	Section 5. Definitions General Conditions General Exclusions

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## CANCELLATION RIGHTS

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In the unlikely event that you find with the insurance cover provided does not meet your needs The Caravan Club will refund your premium payment in full, provided no claims have been made and you return the documents to The Club within 14 days of receipt with your written cancellation instructions. If no such instructions are received insurance cover will be effective for the period specified in the Schedule.

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**MAKING A CLAIM**

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If the caravan becomes damaged or you become aware of any event which may be covered by the policy please complete a claim form and send it as soon as reasonably possible to: Caravan Claims, Devitt Insurance Services Ltd., North House, St. Edwards Way, Romford, Essex RM1 3PP

Or telephone (01708) 385444  
Fax. (0870) 241 2362

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**YOUR RIGHT TO COMPLAIN**

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Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact:

- a) The Caravan Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA

In the unlikely event the complaint remains unresolved:

- b) Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on page 3 of the Policy Wording.
- c) If after following the procedure detailed in a) or b) above, you have the right to refer your complaint to :

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

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**FINANCIAL SERVICES COMPENSATION SCHEME**

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The insurance contract is co-insured by the insurers shown at the top of this document. All insurers are covered by the Financial Service Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get more information about compensation scheme arrangements from the FSCS.