

## Caravanners' Legal Protection Policy Summary

This policy summary provides key information about Caravanners' Legal Protection, which you should read. It does not contain full terms and conditions of the policy. These can be found in the Caravanners' Legal Protection policy document.

Unless otherwise agreed with The Caravan Club, your cover will be valid for one year.

Caravanners' Legal Protection is a legal expenses insurance contract, which helps you to recover uninsured losses and costs from the person responsible if your vehicle is accidentally damaged.

### keyfacts®

Features and benefits	Significant exclusions or limitations	Policy Section
<p><b>Uninsured Loss Recovery and Personal Injury</b> DAS (or if DAS agree it is necessary, external lawyers that they will appoint) will negotiate to recover uninsured losses and costs following an event which:</p> <p>(a) causes damage to your caravan (or vehicle whilst it is attached) or to personal property in it; or</p> <p>(b) injures or kills you or your passengers.</p>	<p>It must be more likely than not that the insured person will recover damages.</p> <p>External costs are limited to £100,000 and this includes opponents' costs.</p> <p>Costs incurred before DAS agrees to appoint a representative to help an insured person are excluded.</p> <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose a representative to help the insured person.</p> <p>Anyone claiming must be in your caravan (or vehicle whilst it is attached) with your permission when the damage and/or injury is caused.</p>	<p>"This is your Caravanners' Legal Protection Policy", third bullet point.</p> <p>What is covered: third paragraph.</p> <p>What is not covered 2</p> <p>Condition 2</p> <p>The meaning of words in this policy: Insured person and Insured incident.</p>
<p><b>24 Hour Telephone Helplines</b> <b>Eurolaw Legal Advice</b> Advice on personal legal problems within UK and EU law.</p> <p><b>Tax Advice</b> Personal taxation advice.</p> <p><b>Health &amp; Medical Information Service</b> Provides help and information on health and fitness.</p> <p><b>Drivers Assistance</b> We will arrange help if your vehicle cannot be used after an accident or breakdown whilst towing your caravan.</p> <p><b>Counselling Service</b> The DAS qualified counsellors provide support in dealing with worrying problems.</p>	<p>Cannot be used to diagnose health problems.</p> <p>The contractor's charges are your responsibility.</p>	<p>HELPLINE SERVICES</p>
<p><b>Territorial limits</b> <b>For uninsured loss recovery and personal injury claims</b> UK, EU member states and other European countries and Morocco and Tunisia.</p>		<p>The meaning of words in this policy, Territorial limit.</p>

# Caravanners' Legal Protection



- 24-hour helpline services
- Personal injury cover
- Recovery of policy excess
- Recovery of uninsured losses
- Accident repair
- European cover



# Caravanners' Legal Protection

The Caravan Club has chosen DAS Legal Expenses Insurance as its partner to provide Club members with this valuable additional protection when they insure their caravan through The Club.

There's no doubt that any legal dispute, especially when related to a motor accident, can be both expensive and highly stressful. This is where Caravanners' Legal Protection can help, providing you with peace of mind and unrivalled expertise and experience, all at a low cost.

If you are involved in an accident that is not your fault, you have a legal right to claim back your uninsured losses from the person who caused the accident. With Caravanners' Legal Protection, DAS will endeavour to recover these and you have the security of knowing that your problem rests in their hands.

## Uninsured losses can include the following:

- Compensation if you are injured or compensation for your family if you are killed.
- Your policy 'excess' under your caravan insurance policy. If we can recover your losses in full, your no claims bonus should not be affected.
- Accident repair costs if you do not have comprehensive insurance cover.
- Compensation for damage to your clothes, luggage or personal belongings.

**Remember that if you do not have this protection, to recover all of your uninsured losses from the other side, you will usually lose your No Claims Bonus**



## How will DAS help?

You will receive the support and expertise of legal and insurance professionals who understand the law and claims processes inside out. With the help of their assistance helplines, your interests are kept firmly in focus.

Often, the trained and experienced claims handlers can negotiate full recovery of your claim outside the courts. If this is not possible, or where bodily injury is involved, they refer your case to a solicitor for further action. All costs up to £100,000 for each claim are met, including solicitors' and barristers' fees, court costs and expenses for expert witnesses.

## How your claim is handled

To start your claim as quickly as possible, DAS has created a dedicated Customer Claims Unit. From the moment you call, their specially trained claims handlers will assist you with all aspects of your claim.

A brief description of your claim will enable the Customer Claims Unit to ensure it is dealt with as efficiently as possible. If your claim involves bodily injury, they will automatically refer the case to a solicitor.

The efficiency of DAS staff means that they can quickly organise on-the-spot assistance, such as arranging to move your vehicle from the scene of the accident to a repair garage, as well as arranging emergency accommodation, which could be included as part of your uninsured loss claim. Following an accident, they can pass on messages to relatives, friends or colleagues, as well as having counsellors on hand to provide support.

Working with its Motor Claims Centre, which handles over 100,000 claims a year, the Customer Claims Unit aims to provide the highest levels of service.

## Making a claim

If you have a claim, please ring DAS to tell them about it as soon as possible and within six months of your accident. Telephone 0800 783 6066 to report your claim.

## European cover

Our legal expenses cover applies to the United Kingdom and nearly every other European country plus Morocco and Tunisia. So, when you are touring these countries you have the benefit of Caravanners' Legal Protection, backed by the services of over 150 DAS claims offices and a network of appointed lawyers who are ready to assist you.

## Quality policy

DAS aims to meet your expectations and needs by providing quality products and services. This has been recognised by their ISO9001 quality rating and Investors in People Award. Every one of their employees is a responsible member of the team and they expect them to make sure that the quality of the product and service you receive is always maintained.

As Europe's market leader and the UK's largest legal expenses insurance company, DAS has an enviable reputation to maintain. Their legal and insurance professionals are all experts in their field, with in-depth knowledge of how the legal system works for both claimants and defendants. These professionals and the experience DAS has gained from over 25 years in business combine to give you a clear and decisive legal advantage.

*"I am writing to say thank you for the cheque I received for my claim. Your letters kept me informed of progress at all times. So thank you very much for your efforts and if there is anything I can do to recommend your organisation I will be only too pleased to."* Mr F, Leicester

*"May I take this opportunity to thank your organisation for the excellent service received, from the initial report to the resolution. The staff who I dealt with were extremely polite, supportive and prompt. You cannot be faulted."* Mr N, Lancashire

*"I have been very pleased with the way you have handled my claim and the speed at which my claim was resolved. Thank you very much."* Miss D, Shrewsbury

## Cancellation right

We hope you are happy with the cover that Caravanners' Legal Protection provides. However, you can cancel the policy at any time by writing to The Caravan Club. We can cancel the policy at any time as long as we give you at least 7 days notice. You can ask The Caravan Club about getting a refund of premium you have paid if the policy is cancelled.

## How to make a complaint

If you have a complaint about the service provided by DAS or about a claim, please write to their Managing Director at the head office address shown below. He will direct the complaint to the head of the relevant department(s). A copy of their internal complaint-handling procedure is available on request. If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case.

DAS Legal Expenses Insurance Company Limited,  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if DAS cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS.

## How do you arrange cover?

Nothing could be more straightforward. Simply pay the appropriate premium (plus tax) with your Caravan Club Caravan insurance premium. If you would like more information, please ask for a copy of the policy wording.

This scheme is brought to you by: The Caravan Club,  
East Grinstead House, East Grinstead, West Sussex RH19 1UA

DAS head office and registered office address is:  
DAS Legal Expenses Insurance Company Limited  
DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Telephone: 0117 934 2000 Fax: 0117 934 2109  
Or visit their website at: [www.das.co.uk](http://www.das.co.uk)

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