

Crusader Leisure Vehicle Insurance

Caravan Insurance summary of cover



This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own Policy Document, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

Insurance Undertaking

Your policy is underwritten by Insurers who are authorised and regulated by the Financial Services Authority and are registered in England. More Insurer details can be found in the Evidence of Insurance documentation we provide to customers.

Crusader Insurance is a trading name of Vantage Insurance Services Limited ("VISL"). VISL (Registered No. 3441136) has its registered office at 41 Eastcheap, London, EC3M 1DT and is authorised and regulated by the Financial Services Authority ("FSA"). VISL acts on behalf of Insurers who have authorised VISL to issue and administer your policy.

Type of Insurance and Cover

This is a policy to cover physical loss or damage to your caravan, awning, equipment, contents and your personal belongings. In addition this policy covers you for injuries suffered whilst you are on holiday with your caravan and your legal liability for causing injury to a third party from you using or owning your caravan as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Section one – Unit, Awnings, Equipment, Contents and Personal Effects</p> <p>Covers physical loss or damage to your unit or its replacement, awnings, equipment, contents and personal effects, including the removal of your unit to a repairer following an insured incident and the cost of collecting your unit following repair.</p> <p>Cover is provided in the UK and, if your Evidence of Insurance confirms this, for travelling in Europe.</p> <p>The basis of cover is set out in your Evidence of Insurance.</p>	<p>Maximum payable is the agreed sums insured. Excess as agreed.</p> <p>Cover excludes</p> <ul style="list-style-type: none"> • The cost of returning your caravan home following an incident. • Theft from the caravan unless forcible and violent means are used to gain entry • Theft or accidental loss from tents, awnings or toilet tents unless from an awning that is attached to the caravan. The maximum single item limit in this circumstance is £100 and is limited to £300 in all any one incident. • Loss or damage to tents, awnings or toilet tents left erected and unattended for over 4 days. • Wear, tear and deterioration, mechanical faults, breakdown, damage to tyres unless as a result of an insured loss or vandalism • Deception, fraud, insolvency • Contents or Personal Belongings valued at more than £300 • Loss of or damage to money, valuables, documents, contact lenses, spectacles, motor driven vehicles, mobile telephones, satellite navigation systems, computers including any personal audio or visual entertainment devices or cycles • Theft or unexplained loss of contents and personal effects left in the open
<p>Section two – Loss of Use</p> <p>If your unit becomes uninhabitable following an insured incident under section one Insurers will contribute towards the reasonable costs of hotel or alternative accommodation or the hire of a similar unit to enable you to continue the holiday and/or the cost of recovering your contents and personal effects to your home address.</p>	<p>Maximum payable is 5% per week of your unit sum insured but limited to the agreed sum insured</p>
<p>Section three – Liability to the Public</p> <p>Covers you and your family or legal representative up to the limit shown in your Evidence of Insurance against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your caravan.</p>	<p>Maximum payable is the agreed limit of indemnity</p> <p>Cover excludes</p> <ul style="list-style-type: none"> • liability arising whilst the caravan is being towed or becoming detached • liabilities for which compulsory insurance is required for any road traffic legislation. • Damage to property owned by you or your family
<p>Section four – Personal Accident</p> <p>Covers you and your family whilst you are on holiday or working on your caravan up to the limits shown in your Evidence of Insurance for death, loss of use of one or more limbs or total loss of sight of one or both eyes.</p> <p>Permanent total disablement payable after the incapacity has lasted for 52 weeks</p>	<p>Maximum payable is the agreed benefits</p> <p>Cover excludes death, loss or disablement:</p> <ul style="list-style-type: none"> • by anyone whose age, at the time of the accident, falls outside the bands of cover set out in your Evidence of Insurance • taking place more than 12 months after the bodily injury has been sustained. • caused directly or indirectly by alcohol, or drug use unless taken as prescribed by a registered medical practitioner. • resulting from the participation in a dangerous sport or from a self inflicted injury.
<p>Section five – No Claims Protection</p> <p>Following a claim, Insurers will re-instate your premium discount specifically designed to reward you for not making any claims or because any claims you have made fall below a threshold</p>	<p>Maximum benefit is the size of the no-claims premium discount that would be lost if this section was not included.</p>

Significant Features and Benefits	Significant Exclusions or Limitations
<p>General exclusions</p>	<p>Cover is not provided</p> <ul style="list-style-type: none"> • where the unit is being used for trade or business purposes, as a permanent place of residence, for speed testing, racing or pace-making or being let for hire or reward • for liability or damage arising from or relating to pollution, biological chemical or nuclear Terrorism, war, sonic bangs, and nuclear or radioactive incidents • for legal liability directly or indirectly arising from the unit being loaned, leased or hired to any other person other than your family unless agreed in writing by insurers. • for loss of use other than provided by Section two of this Policy. • for claims if they are covered by any other insurance. • for loss or damage occurring outside the period of insurance or caused deliberately by you

Duration of Contract

Your cover is valid for the period shown on your Evidence of Insurance.

Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the “cooling off period”. We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period you may be entitled to a refund of premium provided you have not made a claim during your current year of insurance. Your refund will be calculated by making a deduction for time on risk for which you have been covered and a cancellation charge of up to £25 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation.

We may also cancel this policy immediately if you do not pay a premium.

How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in the Evidence of Insurance documentation we provide to customers.

Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Evidence of Insurance document we provide to customers.

Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.