

Policy Summary

Stoneways Touring Caravans

The policy summary does not contain the full terms and conditions of the policy. A copy of your caravan insurance policy terms and conditions are available from Stoneways' web site www.stoneways.uk.com. This policy covers caravan insurance. The policy is a 12-month contract and renewal will be invited each year.

Statement of demands and needs

This policy is underwritten by certain underwriters at Lloyd's and meets the needs of those wishing to insure a touring caravan and accessories for loss or damage and third party liability. You will receive no advice or any recommendation from us in relation to this product against other products. You will have to decide for yourself whether the insurance policy offered is suitable for you.

Cancellation Rights

This contract gives you a cooling off period. If after receiving your schedule of insurance and policy terms and conditions you are not happy you have 14 days during which you can cancel the policy by sending written confirmation to Stoneways Insurance Services Ltd, Muscott House, 6 Meadow, Godalming GU7 3HL. You will be charged pro rata premium for time on cover subject to no claim being made, the minimum charge will be £25 plus IPT.

If you cancel outside the 14 day cancellation period you will be charged for time on risk plus administrative charges.

Claims Notification

You need to complete a claim form for the incident in question. You can obtain a claim form by downloading one from Stoneways web site www.stoneways.uk.com. This needs to be completed and returned as soon as possible.

Sales Complaints:

If you have any cause to complain about the way this policy has been sold to you please contact: Stoneways Insurance Services Ltd, Muscott House, 6 Meadow, Godalming GU7 3HL.

Non- sales complaints:

If you have any cause to complain, or you feel that we have not kept our promise, please contact Stoneways. After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.
Telephone: 020 7327 5693 Fax: 020 7327 5225 E-mail: Complaints@Lloyds.com

Having followed this procedure, your complaint can be referred to the Financial Ombudsman Service (FOS).

The address is: The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR.

(These procedures do not affect your right to take legal action if necessary).

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if insurers cannot meet their obligations.

Significant Exclusions and Limitations (references in brackets are to the relevant sections in the policy terms and conditions)

- You must take reasonable steps to protect your caravan from loss or damage (General condition 1.).
- Your policy does not cover damage to awnings and externally fitted parts or accessories caused by storm or flood (Exceptions to Section A, B & C 1 b)).
- You must be a resident of the United Kingdom (including the Isle of Man and the Channel Islands) to insure your caravan under this policy (The Policy preamble).
- You pay the first: £200 of any claim on your caravan and the first £100 on any claim on awnings, accessories or contents (Section A line 2).
- Your policy requires payment of the full premium if you make a claim. The full premium is that shown on your schedule for the period of insurance. Any outstanding balance of premium that you owe for the whole period of insurance will be deducted from your claim (General Condition 9.).

Significant Features and Benefits

- A. Loss, theft or damage to your caravan including awning, fixtures, fittings, utensils, bedding and accessories and specified contents (Definitions: caravan and contents, & Section A)
- B. European cover option provides up to 120 days European use per year (Section B).
- C. Recovery and delivery costs option: reasonable costs to remove to the nearest suitable repairer if disabled by an insured loss and return to your address (Section C).
- D. Third party liability (Section D)

1.1.2010