

Tourer Select Insurance

Your Document

– Summary of Cover

Tourer Select

Summary of Cover

This is a summary of the cover provided by Tourer Select. It contains references to the cover provided by the **Certificate**, as well as references to significant or unusual exclusions and limitations. It does not contain the full **Certificate** definitions, terms, exclusions and conditions and it is important that **You** read these fully before making any decision about **Your** touring **Caravan** insurance. These can be found in the **Certificate** document, a copy of which is available from **Thistle Insurance Services Limited**.

Cover under this **Certificate** is subject to specific limits and excesses. Please refer to **Your Schedule** for full details.

Caravan and Equipment

Feature and benefits included automatically

This section provides cover for accidental loss or damage to the **Caravan** and **Equipment** in the **United Kingdom**.

Additional transportation within the **United Kingdom** and additional storage costs if the **Caravan** is disabled following accidental loss or damage.

Up to 5 years from the date of manufacture, **Caravans** and **Equipment** that are damaged beyond economical repair will be replaced on a **New for Old** basis (unless **You** have reduced **Your** cover to be based upon **Market Value**). **Caravans** less than 5 years old can be insured for replacement up to an **Agreed Value**. Otherwise all claims will be settled on the basis of **Market Value** at the time of loss.

Significant exclusions or limitations

- The amount of **Your Excess** as detailed in the **Schedule**.
- Theft of the **Caravan** while unattended unless it is at an **Approved Location** or has been secured by a hitch lock plus at least one other approved proprietary security device.
- **Equipment** shall be limited to a **Maximum Value** of £5,000 any one claim and only covered while in or on **Your Caravan** or in a vehicle towing **Your Caravan**.

Contents and Personal Effects

Feature and benefits included automatically

This section provides cover for accidental loss or damage **to Contents** and **Personal Effects** in the **United Kingdom**.

Significant exclusions or limitations

- The amount of **Your Excess** as detailed in the **Schedule**.
- **Money, Valuables**, cycles and waterborne craft.
- Any single article over £300 in value.
- Any claim if **You** are insured under another policy.
- Wear, tear or depreciation.

Liability to the Public

Feature and benefits included automatically

This section covers the costs and any compensation **You** are legally responsible for if someone is killed, injured or their property damaged as a result of an incident involving the **Caravan**.

Significant exclusions or limitations

- Any liability arising whilst the **Caravan** is being towed or becomes detached at speed.
- The amount of **Your Excess** for a claim involving damage to property as detailed in the **Schedule**.
- Any liability which is insured by another policy.

European cover

Feature and benefits included automatically

This section extends the cover provided by Sections 1, 2 and 3 in the **United Kingdom** to allow temporary travel in **Europe** with the **Caravan**.

Significant exclusions or limitations

- Any period greater than 240 days within a single **Period of Insurance**.
- The cost of repatriating the **Caravan** from a country outside the **United Kingdom**.

General policy exclusions and conditions

General policy exclusions

- Loss of Use.
- Any loss, damage or liability arising where the **Caravan** is used for hire or reward, business purposes or as a permanent residence.

General policy conditions

- Touring **Caravans** must be maintained in a sound and roadworthy condition.
- All security devices provided for the protection of the **Caravan** must be maintained in good working order and used whenever the **Caravan** is left unattended.

Duration

This insurance will remain in force for 12 months from the date of commencement (or as otherwise shown on **Your Schedule**) and for any period for which **You** renew the policy, as long as **You** continue to pay **Your Premium**.

Cancellation right

We hope that **You** are happy with **Your** policy. Please read it carefully to see it meets **Your** needs. If not, **You** may have a right to cancel **Your** insurance.

You have a statutory right to cancel **Your** policy if it does not meet **Your** requirements or for any other reason within 14 days of the date **You** receive **Your** policy documents or the inception date whichever is the latest. If no claims have been made **You** will receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired, however **You** will not automatically be entitled to any refund of **Premium**, Insurers at their discretion may allow a refund of **Premium** for any unexpired period of cover. No return of **Premium** will be given in the event that any claim has been reported to Insurers.

Making a claim

If **You** need to make a claim please refer to the guidance in the relevant section of the **Certificate Wording**. If **You** need any additional assistance please call the Claims Department on **0345 873 6146**.

How to make a complaint

If for an reason **You** are unhappy with **Us**, **We** would like to hear from **You**. Making a complaint will not prejudice **Your** right to take legal proceedings.

If **You** have a complaint about any aspect of this policy, **Our** service or claim, please:

Email: tourerselect@thistleinsurance.co.uk

Call: **0345 071 1000**

Or write to:

Managing Director
Tourer Select
Thistle Insurance Services Limited
Southgate House
Southgate Street
Gloucester
GL1 1UB

If the complaint is still not resolved to **Your** Satisfaction, **You** can approach the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone Number: **0800 023 4567** (free for people phoning from a “fixed line”)

Telephone Number: **0300 1239 123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** Statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

Compensation scheme

Your insurers are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if they are unable to meet their obligations to **You** under this contract of insurance. If **You** were entitled to compensations under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk

Information about *Your* insurance providers.

Tourer Select is a product of Thistle Insurance Services Limited whose registered office is at:

68 Lombard Street
London
EC3V 9LJ

Registered in England number 00338645.

Authorised and regulated by the Financial Conduct Authority.

Tourer Select is underwritten by Catlin Insurance Company (UK) Limited whose registered office is at:

20 Gracechurch Street
London
EC3V 0BG

Catlin Insurance Company (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No. 422308). Further details can be found on the Financial Services Register at www.fca.org.uk

Tourer Select
Thistle Insurance Services Limited
Southgate House,
Southgate Street,
Gloucester, GL1 1UB

T: 0345 071 1000
F: 01452 511 481
E: tourerselect@thistleinsurance.co.uk