

## UNDERSTANDING YOUR POLICY

Please read this document carefully and make sure You understand and fully comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the Policy becoming void. Please ensure You keep it in a safe place so You can read it again if You need to.

## DEFINITIONS

The words below have a specific meaning and will appear throughout this document with a capital letter. For ease of reference these definitions have been placed in alphabetical order.

### Administrators

1) Sales and Marketing - AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow, Essex, CM19 5DY (AutoProtect).

2) Mechanical Breakdown Insurance Claims and Payments - AutoProtect Administration Ltd, Warwick House, Roydon Road, Harlow, Essex, CM19 5DY (APA).

3) Emergency Assistance Helpline - Call Assist Limited, Axis Court, North Station Road, Colchester, CO1 1UX (Call Assist).

**Caravan** means the caravan as specified on the Proposal/Policy Schedule.

**Contract of Insurance / Policy** means the Mechanical Breakdown Insurance Policy underwritten between You (the Insured) and Red Sands Insurance Company (Europe) Limited (the Insurer).

**Geographical Limits** means the areas in which the Policy is effective and are Great Britain, Northern Ireland and Channel Islands plus any additional area detailed under Extra Benefits.

**Indemnity Limit** means the amount shown in the Proposal / Policy Schedule subject to the lower limits as stated in these terms and conditions, inclusive of VAT, up to the purchase price of the Vehicle.

**Insured / You / Your** means the registered owner of the Caravan forming the subject matter of the Policy.

**Insurer / We / Us / Our** means Red Sands Insurance Company (Europe) Limited. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar No. 87598, registered office: Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar.

**Mechanical Breakdown** means the failure of a mechanical or electrical component, causing a sudden stoppage of its function, for a reason other than wear and tear, deterioration or negligence.

**Period of Insurance** means the dates shown on the Proposal / Policy Schedule.

**Proposal/Policy Schedule** means any signed proposal and declaration together with any additional information You may have supplied to Us in support of Your application for insurance.

## WHAT IS COVERED?

Please see Your Policy Schedule for cover selected and details of the maximum amounts that may be paid for each and any claim. These may be subject to lower limits as stated in this information. All limits include VAT. There is no restriction to the number of claims You can make.

If the Terms and Conditions of this Policy are fully complied with, the following items will be covered against Mechanical Breakdown as defined.

## PLATINUM PLUS

Covers all Electrical and Mechanical components of the Caravan also GRP and plastic panels only if fitted as part of the manufacturer's original specification. Includes water ingress and delamination.

### Specific Exclusions

Wheels, tyres, batteries, gas bottles, glass, paint, brightwork and all similar trim and finish. Soft furnishings, carpets, floor coverings, work surfaces and all similar decor. Windows, window catches, stays and associated fittings. Adjustment of blinds, hinges, catches, stays and doors.

Replacement of bulbs, fluorescent tubes, fuses and electrical connections. "A" frame covers and wheel spats. Natural movement of internal doors and furniture.

Entertainment/communications systems and connected equipment. Normal wear and tear/servicing items and other components subject to routine maintenance.

## PLATINUM

### External Equipment

#### Body Leaks

(Cover terminates when the Caravan reaches 15 years of age). Water ingress through any permanently sealed seam or joint, being a part of the original manufacturer's construction. For Caravans over 10 years old the maximum indemnity limit for body leaks is £500.

#### Braking Systems

All mechanical linkages, backing plates, actuators, drums and shoes. (Exclusions: This Policy does not cover damage to brake drums, shoes or any other faults caused through misuse of the braking system).

#### Chassis

All chassis members including outriggers.

#### Running Gear

Axles, hubs, hub bearings, hub oil seals, roadwheels (excluding tyres and tubes).

#### Suspension

Spring, hangers, shackle pins, bushes, shock absorbers and mountings.

#### Towing Mechanism

All mechanical components fitted to the Caravan (excluding electrics).

### Internal Equipment

#### Auxiliary Electrics

Main hook-up input connector, ELCB, battery charger and distributor unit, interior lighting units (excluding bulbs and wiring).

#### Cassette Toilet

The cassette toilet is covered (excluding seat, seat cover, valves and glands).

#### Cooker

The unit including burners, grill, oven, flame failure device and igniter.

#### Fridge

All mechanical, electrical and electronic components contained within the assembly

#### Heating System

Thermostat, motor, switches, control unit, gas heater, flame failure device, igniter (excluding ducting and fittings).

#### Water System

Water heater (gas or electric), fresh water tank, water pump, water gauges, taps and shower heads.

#### Gas System

Gas pipe runs and joint, gas bottle fixing brackets (manufacturer's fitted units only).

Note: If a part is no longer available, it will be the Insurer's responsibility for the cost of the original failure only and not the cost of a replacement.

## EXTRA BENEFITS

The extra benefits listed below will be provided subject to the limits specified in the Proposal Form if any of the parts covered under the Mechanical Breakdown Insurance Policy fail.

### Recovery

We will pay up to £100 (including VAT) towards the cost of recovering the Caravan to the nearest repairer, providing the failure is of such a nature as to render the Caravan immobile or dangerous to tow. You should ensure that Your repairer obtains an authority number that covers the recovery and that the invoice of the person who recovered the Caravan or the repairer's invoice is addressed to APA.

The invoice should be sent to: AutoProtect Administration Limited, Warwick House, Roydon Road, Harlow, Essex, CM19 5DY.

### Overnight accommodation and rail fares

We will pay up to £100 towards hotel expenses or a return rail ticket if the Caravan breaks down and You are unable to return home. You will need to send APA a receipt. You cannot claim for the cost of meals and drinks.

You can only qualify for overnight accommodation and rail fares if the Caravan is being repaired under this Policy and prior authority has been given by APA.

### Driving abroad

The Policy is valid for up to 90 days per annum (pro rata) whilst in use in the Republic of Ireland and mainland Europe. APA will not pay more than the equivalent UK cost for parts and labour.

N.B. These benefits will not be provided if the failure is not covered by this Policy. Payments will be limited to those levels outlined in this Policy.

## WHAT IS NOT COVERED?

- No liability will be accepted for any claim which is reported to APA more than 14 days after the relevant fault is discovered.
- No liability will be accepted for any claim where the repair has not commenced within 14 days of the relevant fault being reported to APA.
- The Policy does not apply to:
  - Caravans used for hire or reward;
  - Caravans used for any kind of timed competition or race; or
  - Non-standard, customised or modified Caravans.
- No liability will be accepted for damage caused by:
  - neglect;
  - corrosion;
  - any foreign matter getting into or onto a part;
  - lack of servicing;
  - the effects of over-heating, whether caused by an insured part or not;
  - freezing;
  - abuse;
  - damage to parts not covered by this Policy or consequential damage; or
  - damage to parts We cover caused by parts not covered by the Policy.
- No liability will be accepted for:
  - wear and tear;
  - deterioration;

- the effects of poor repairs, faults or defects at the time of the sale;
  - parts which have been fitted incorrectly;
  - parts which are of faulty manufacture or design; or
  - parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.
- 6) The Policy excludes any damage caused by fire, accident or any road hazard whether or not insured under any motor insurance or accidental damage policy. It does not provide cover for other people or physical injury.
  - 7) No liability will be accepted for damage caused by war risks, sonic booms or nuclear radiation.

#### GENERAL CONDITIONS

- 1) Before selling You the Caravan, the dealer must check the Caravan to make sure that the parts covered under this Policy are in good condition.
- 2) We may declare void any Policy where the Proposal Form does not correctly show the exact Caravan type, model and age. If You give incorrect information on the Proposal Form, Your Policy may be void or, at AutoProtect's option, allowed to continue subject to the payment and receipt of any additional premium that may be required to reflect the correct information.
- 3) If when making a claim You do not follow the correct procedure, We will not be able to pay Your claim in this instance.
- 4) The Caravan must be serviced in accordance with the schedule described in the service standards section of this Policy. You must retain all VAT service invoices.
- 5) We will not pay more than the limits shown on the Proposal Form or as otherwise restricted in this Policy document.
- 6) AutoProtect has the right to refuse an application for cover.
- 7) The dealer who sold You the Caravan acts as AutoProtect's agent only for the purpose of supplying this Mechanical Breakdown Insurance Policy and for the purpose of receiving premiums.
- 8) Your rights as set out in this Policy are in addition to Your legal rights. This insurance is subject to the laws of England and Wales.
- 9) You cannot change these terms and conditions unless You have written agreement from Us. We may appoint any person to handle claims, including payment thereof. We reserve the right to change at any time any of the parties providing administration or claims handling or related services under this Policy.
- 10) At the time of cover the Caravan must be legal for use on the public highway.

#### CLAIMS CONDITIONS

- 1) All matters relating to claims handling, including payment of claims arising under this Policy, will be dealt with by AutoProtect Administration Limited, Warwick House, Roydon Road, Harlow, Essex, CM19 5DY, Telephone: 01279 456 501.
- 2) No repairs may be carried out under the Policy until a claims' authority number is provided by APA for those repairs. No liability shall exist in respect of parts supplied, repairs carried out or any other claim under this Policy other than claims made in accordance with the procedures set out in this Policy document and for which specific authorisation is given by APA. The Insurers reserve the right to provide replacement parts and to carry

out repairs under this Policy or to arrange for their provision by other persons.

- 3) The amount of time allowed for labour will be in line with the manufacturer's standard repair times. The cost of diagnosis or testing is not included.
- 4) The Insurers and APA reserve the right to examine the Caravan, to subject it to expert independent assessment and to name the repairer to be used.
- 5) APA will use the results of any expert independent assessment to determine the amount to be paid in respect of a claim. This will be subject to the claimable limits and the terms and conditions of Your Policy.
- 6) If You or a repairer (with Your knowledge) makes a false or dishonest claim, Your Policy will be cancelled and legal action may be taken against You.

#### SERVICING STANDARDS

The Caravan must be serviced, in line with the manufacturer's recommended service schedule or the National Caravan Council (N.C.C.) recommendations. It should preferably be carried out by the supplying dealer or by a N.C.C. approved service centre.

The interval for service is at least once every 12 months.

The first service must not exceed the anniversary of the purchase date by more than 30 days (applicable to a Policy greater than 12 months only) and thereafter all remaining services must not exceed the anniversary of the preceding service by more than 30 days. Although the leeway exists, this does not extend the warranty period.

#### Early Servicing

Where a Caravan has been serviced earlier than would normally be required; then this will affect the timing of subsequent services (applicable to a Policy greater than 12 months only). For example a Caravan bought on 16<sup>th</sup> September 2011, serviced at 9 month intervals on 25<sup>th</sup> June 2012 would have its next service interval at 25<sup>th</sup> June 2013 (or 25<sup>th</sup> July 2013 including the maximum 30 days allowed).

#### Late Servicing (applicable to a Policy greater than 12 months only)

There may be instances when it is not possible to have the Caravan serviced by the correct date. If You are to exceed the 30 day leeway on a service, You must inform AutoProtect immediately by recorded delivery. Write to: AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow, Essex, CM19 5DY, with the date that Your Caravan will be serviced. This facility does not extend the warranty period and should this Policy expire prior to the service being carried out, any faults discovered after this time will not be considered.

The only acceptable proof of servicing will be a fully detailed VAT service invoice(s). It is therefore vital that You retain these documents, as they will be required in the event of a claim. Failure to provide these will invalidate Your claim and Your Policy.

Failure to maintain and provide proof that the service schedule has been completed will invalidate the Mechanical Breakdown Insurance Policy.

#### HOW TO MAKE A CLAIM

Please check Your Policy to make sure that it covers the parts which have caused the breakdown.

- 1) If You wish to make a claim telephone 01279 456 501, or write to: AutoProtect (Administration) Limited, Warwick House, Roydon Road, Harlow CM19 5DY. The correct claims procedure will be explained to You.
- 2) Book the Caravan in with the selling dealer or recommended repairer and give Your permission to

carry out any fault finding/diagnosis or dismantling necessary.

- 3) You agree that You will pay the costs of dismantling and repairing the Caravan if the cause of the breakdown is not covered by this Policy and, if it is covered, all costs which exceed the limits on Your Policy Schedule and any excesses that may apply. You are responsible for paying for any other work You ask the repairer to carry out.
- 4) The repairer must then telephone APA quoting Your Policy type and number and ask for authority to carry out the repair.
- 5) If Your claim is accepted, Your repairer will be informed how much will be paid under this Policy and an authority number for this value will be issued. The authority number will be effective for 90 days only from the date issued. No payments will be made under the terms of the authority number after the expiry of the period of 90 days. You are responsible for paying any amount the repairer charges over and above the amount authorised.
- 6) When the repairs have been completed, the repairer must submit an invoice within the period of 90 days referred to in paragraph five. The invoice must be addressed to APA and clearly show the authority number given by APA for those repairs. The invoice must show whom APA should pay and give full details of the repair, including all parts used in the authorised repair, labour and VAT. APA may also need to see Your original service invoices.

**If there is a disagreement please refer to Our Complaints Procedure.**

#### TRANSFER OF OWNERSHIP

The unexpired portion of the Contract of Insurance is transferable upon resale of the Caravan to a private individual, provided that:

- a) All documentation relevant to this Policy has been passed over to the new owner.
- b) The Caravan has been serviced and maintained according to the Policy requirements.
- c) The details below are completed.
- d) This Policy together with a cheque for £25 made payable to: AutoProtect (MBI) Limited, must be sent recorded delivery, within seven days of transfer to:  
AutoProtect (MBI) Limited,  
Warwick House,  
Roydon Road,  
Harlow CM19 5DY,

#### PAY ON USE EMERGENCY HELPLINE

This Emergency Assistance Helpline is for clients of AutoProtect (MBI) Limited.

**THIS HELPLINE MUST NOT BE USED TO MAKE A CLAIM UNDER THE TERMS OF THIS MECHANICAL BREAKDOWN INSURANCE POLICY.**

#### How to use the Helpline

This is an emergency assistance service only. You must pay any costs including administration fees, which results from Your use of the service, You will therefore need to have access to a credit or debit card to make an immediate payment before any service will be provided. Please do not use this service to make a claim against Your Mechanical Breakdown Insurance Policy.  
CALL: 0870 241 5961

Please state You require a 'Pay on Use Service'.

Please ensure You are able to provide:

- 1) Your return telephone number

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- 2) Your name, the towing Caravan registration number, make, model, vehicle size dimensions including the weight if possible
- 3) The exact location of the Caravan
- 4) The nature of the problem

The helpline is there to help You 24 hours a day, 7 days a week, 365 days a year and can arrange the following only:

- Roadside assistance if the Caravan breaks down or is involved in an accident.
- For the Caravan to be towed to the nearest repairer or preferred destination if it cannot be repaired on the spot.

**Please Note:**

You will be responsible for any parts or components used to repair the Caravan plus any other incidental costs.

Repairs to the Caravan will be a separate contract between You and the repairing garage.

You will be responsible for pursuing any claims against the attending agent or repairing garage direct with the relevant party.

Call Assist who provide this service will not be held responsible for additional cost incurred as a result of You providing incorrect or misleading information regarding the assistance required. You will be responsible for all call out and mileage charges.

**EMERGENCY ASSISTANCE**

This is an Emergency Assistance service only, irrespective of the nature or cause of the accident, failure or breakdown.

Whoever is responsible for the Caravan may utilise this HELPLINE.

This benefit is transferable with the Caravan subject to the terms and conditions being complied with.

Emergency assistance service can be arranged, but payment for each of the services will be Your responsibility.

The Caravan must be kept in a roadworthy condition and serviced in accordance with the manufacturers recommendations.

You will be responsible for ferry or toll fees should they be incurred during recovery operations.

Whilst all recovery agents/dealers will take all reasonable care, no liability whatsoever in respect of delay, loss or damage to the Caravan or contents, will be accepted by Call Assist or AutoProtect.

**Exclusions**

The services listed are not available for:

- 1) Any Caravan whose identification numbers have been altered or removed.
- 2) Accidents, failures or breakdowns occurring outside Great Britain.
- 3) Caravans or trailers in excess of 7.01 metres (23 feet) in length.

**CANCELLATION**

If this Policy is cancelled within 14 days of purchase or Policy start date (whichever the sooner) and no claim has been registered, the dealer supplying the AutoProtect

product will refund the premium paid in full. If a claim has been made on the Policy NO refund will be issued. This Policy has no surrender value and in all other circumstances, cancellation is without refund.

**COMPLAINTS PROCEDURE**

We realise that things can go wrong and there may be occasions when You feel that We have not provided the service You expected. When this happens We want to hear about it so that We can try to put things right. If You have cause for complaint it is important You know We are committed to providing You with an exceptional level of service and customer care.

**Step One – contact the Administrator:**

The Managing Director  
 AutoProtect (MBI) Limited  
 Warwick House  
 Roydon Road  
 Harlow  
 Essex CM19 5DY  
 Tel: 01279 456 500  
 Fax: 01279 456510

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if You remain dissatisfied You can take the issue further.

**Step Two**

Should the matter still not be resolved to Your satisfaction you have the right to refer the matter to:

**Motor Industry Code of Practice**

Motor Industry Codes  
 PO BOX 44755  
 London,  
 SW1X 7WU

**Consumer Advice Line:** 0800 692 825

Or online at: [www.motorindustrycodes.co.uk](http://www.motorindustrycodes.co.uk)

**Step Three – If You are still dissatisfied:**

In the unlikely event that the matter is still not resolved, Your complaint can be referred to:

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

Please note You have six months from the date of Our final response in which to refer Your complaint to the Ombudsman. Referral to the Ombudsman will not affect Your right to take legal action against Us. The complaints procedure above does not affect any legal right You may have to take action against Us.

**COMPENSATION SCHEME**

Red Sands Insurance Company (Europe) Limited, who underwrite this insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority of the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS on 0207 741 4100.

**DATA PROTECTION**

Your data has been shared with AutoProtect Group and we would like to keep you informed on how we use your personal information. For the purposes of GDPR the Data controller in relation to any personal data you supply is the supplying Dealer and the data processor is APA Ltd. APA Ltd hold and use your information to set up the products

and services presented to you by AutoProtect or your supplying Dealer and may share your information with affiliated companies for the same purpose. For a copy of our complete Privacy Statement, please refer to our website <https://www.autoprotect.co.uk/privacy> or contact us – by email [Dataprotectionofficer@autoprotect.net](mailto:Dataprotectionofficer@autoprotect.net) ; by telephone 01279 456500.