

Caravan Legal Expenses

Insurance Product Information Document

Company: Ripe Insurance

Product: Caravan Legal Protection

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Caravan Legal Protection provides insurance to cover up to £25,000 for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✔ **Contract Disputes:** To pursue a legal action following a breach of a contract you have for buying or renting goods or services and selling goods in connection with the caravan including the purchase or sale of the caravan or a dispute over the pitch.
- ✔ **Personal Injury:** To pursue a legal action following an accident whilst the caravan is under transportation, resulting in your personal injury or death against the person or organisation directly responsible.
- ✔ **Uninsured Loss Recovery:** To pursue a legal action for financial compensation for uninsured losses arising from a collision whilst the caravan is under transportation, causing damage to the caravan or towing vehicle, against those responsible.
- ✔ **Property Infringement:** To pursue a legal action for nuisance or trespass against the person or organisation infringing your legal rights in relation to the storage of the caravan.
- ✔ **Criminal Prosecution:** To defend proceedings brought against you as a result of a road traffic accident which occurred whilst the caravan was under transportation.
- ✔ **Property Damage:** To pursue a legal action for financial compensation for damages against a person or organisation that causes physical damage to the caravan.
- ✔ **Eviction of Unauthorised Occupants:** To pursue a legal action for re-possession of the caravan if it has been occupied by an unauthorised party.
- ✔ **Personal Identity Fraud:** Costs arising from identity fraud:
 - To defend your legal rights and/or take steps to remove County Court Judgments against you that have been obtained by an organisation from which you are alleged to have purchased, hired or leased goods or services.
 - To deal with organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies or have sought monies from you as a result of identity fraud.
 - In order to liaise with credit referencing agencies and all other relevant organisations on your behalf to advise that you have been the victim of identity fraud.



What is not insured?

The policy does not provide cover for:

- ✘ **Pre-Inception Incidents:** We won't cover events that started before the policy began.
- ✘ **Prospects of Success:** We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✘ **Minimum Amount in Dispute:** We won't cover claims for Contract Disputes if the amount in dispute is less than £250 (plus VAT). We also won't cover claims where the amount in dispute is lower than the estimated advisers' costs to act for you.
- ✘ **Conflicts:** We will not cover any claims relating to disputes with anyone you live with or have lived with; nor any costs covered by another insurance policy.
- ✘ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.



Are there any restrictions on cover?

- ! **Qualifying Period:** There is a 180 day qualifying period for claims for Property Infringement. We will not cover any incidents arising within this time.
- ! **Your Own Advisers' Costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.



Where am I covered?

- ✓ Claims which arise, or where proceedings are brought in the United Kingdom, the Channel Islands, the Isle of Man and member states of The European Union.



What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured event and within no more than 180 days of you becoming aware of the insured event, or 45 days for claims relating to Identity Fraud.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



When does the cover start and end?

From the starting date (shown on your schedule) for 12 months.



How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. You must send a signed letter of cancellation via post or send an email. If You have spoken to Us to arrange Your policy, We may deduct an administration fee of up to £10 but this charge will not be made if You have arranged Your policy online without speaking to Us.

You may cancel after the 14 days have expired. We may provide You with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10. You must send a signed letter of cancellation via post, or send an email.

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