

AA Insurance for Your Leisure Home

AA

Insurance Product Information Document

Administered by: AA Caravan Insurance Services

Product: Leisure Home Insurance

AA Caravan Insurance Services is a brand style of the Automobile Association used under license by Towergate Underwriting Group Limited which arrange and administer the insurance. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register number 313250. Registered address: Towergate Underwriting Ltd, Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. Registered in England No: 4043759.

Underwritten by: AIG Europe Limited

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This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

The Towergate Insurance leisure home policy is a home, contents and personal possession insurance designed for leisure homes.



What is insured?

Section 1 – Home and Contents

- ✓ Loss or damage resulting from:
 - Theft or attempted theft
 - Fire, explosion, smoke, lightning, storm, flood and earthquake
 - Vandalism and malicious damage
 - Subsidence, heave or landslip
- ✓ Spoilage of domestic food in any freezer at your home caused by any malfunction or rise or fall in temperature in the freezer
- ✓ Accidental damage to the home and contents

Optional Extension

- **Section 2 – Personal Possessions**



What is not insured?

Section 1 – Home and Contents

- ✗ Damage caused by any gradually operating cause
- ✗ When the home is unoccupied, escape of water or oil, frost damage to plumbing installations, loss of metered water, domestic heating oil, liquefied petroleum gas and garden cover is not covered
- ✗ Loss or damage by theft or attempted theft where the home is let, lent or unoccupied unless involving a forcible or violent entry or exit
- ✗ Damage caused by faulty workmanship or design or the use of faulty materials
- ✗ Spoilage of freezer food resulting from the deliberate disconnection by the supply authority of the individual gas or electric supply to your home
- ✗ Storm damage to hedges, gates and fences and damage caused by falling trees or branches, storm, flood or weight of snow
- ✗ We will not pay the cost of replacing any undamaged item or part of any item solely because it forms part of a set, suite or one of a number of items of similar nature, colour or design



Are there any restrictions on cover?

- ! Any amount exceeding the sums insured and/or limits stated in the policy or schedule
- ! If the sum insured is less than the full replacement cost, we will pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost
- ! Restrictions apply where the leisure home is unoccupied. Refer to your policy documents for information on when it will be considered to be unoccupied
- ! The value of the claim must exceed the excess amount on your policy, this amount can be found on the policy schedule
- ! A £500 excess applies for subsidence, landslip and heave
- ! Valuables up to a value of £2,000



Where am I covered?

- ✓ **Section 1** – United Kingdom
- ✓ **Section 2** – Worldwide cover



What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must inform the police as soon as reasonably practicable of any theft, malicious damage, vandalism or loss of property



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting AA Insurance on **01242 528844** or in writing to AA Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

Cancellation within 14 days

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your policy documents or within 14 days of the start date of your policy, whichever is later. If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax.

Cancellation after 14 days

If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax and a cancellation fee.