Policy Essential Information

Leisuredays
INSURANCE THAT LETS YOU RELAX

Leisuredays holiday caravan insurance is an annual contract and may be renewed each year subject to the terms and conditions then applicable. All premiums are inclusive of Insurance Premium Tax (IPT).

You will find enclosed an **Insurance Product Information Document (IPID)** for your core holiday caravan policy, and any other additional policy you have selected (detailed below). They provide only a summary of the main policy benefits, terms and conditions: for full details please refer to the full policy document, a copy of which is provided on completion of your contract or at any time on request.

- Legal expenses optional insurance cover is managed and provided by **Arc Legal Assistance Limited** and underwritten by **AmTrust Europe Limited**.

Cancelling your policy

Your right to cancel the policy extends for **14 days** from the later of these two dates:

- The day you are informed that the policy has commenced; or
- The day on which you receive the full terms and conditions of your policy

On receipt of your notice we will refund any premiums already paid, except when you have already made a claim under your policy.

If you cancel the policy after **14 days** of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current period of insurance. Leisuredays will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from any refund. If your premium is paid under a monthly instalment scheme, Leisuredays will charge a cancellation administration fee (as stated in their Terms of Business Agreement).

We may cancel this policy by giving you **14 days**' notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made.

Please note, any premium paid in the respect of legal expenses insurance (optional), included in your overall premium, is non-refundable in the event of cancellation after 14 days.

How to make a claim

Should you wish to make a claim under your Leisuredays insurance policy, you should call the claims helpline on **01422 501 085** as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

To make a claim for legal expenses, or as soon as you have a legal problem, that you may require assistance with under this insurance you should call the legal advice line on **01206 616 007** and quote "**Leisuredays holiday caravan legal expenses**".

Renewing your policy

In good time, and usually within at least **21 days** before each policy renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by Direct Debit, we will continue collecting the premiums and automatically renew the policy, unless you have previously asked us to cancel your auto renewal. If you choose to pay your premium in full or have cancelled your Direct Debit auto renewal, you must submit payment and confirm renewal prior to your policy expiry date.

You will have **14 days** to cancel the policy after the renewal date and receive a refund of any premium paid, as described in the "Cancelling your policy" section above.

Continued on reverse

Making a complaint

If you believe we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you are unhappy with the service provided for any reason, or have cause for complaint, you should initially contact:

Leisuredays for complaints about the policy, sales or customer service	**Intact Insurance UK** for complaints about claims	**ARC** for complaints about legal expenses insurance
Customer Relations Team Leisuredays New Road Halifax HX1 2JZ 01422 396 888 info@leisuredays.co.uk	Intact Insurance UK Customer Relations Team PO Box 255 Wymondham NR18 8DP customerrelations@ intactinsurance.co.uk	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD 01206 616 007 claims@arclegal.co.uk

You will be advised what will be done to resolve your concerns and how long it will take. If they cannot resolve the matter to your satisfaction, they will provide you with a final response so that you can, if you wish, refer the matter to the **Financial Ombudsman Service**. This does not affect your right to take legal action.

Insurance Division	Telephone:	0800 023 4567 (landlines)
The Financial Ombudsman Service		0300 123 9123 (mobiles)
Exchange Tower		
London	Email:	complaint.info@financial-ombudsman.org.uk
E14 9SR	Website:	www.financial-ombudsman.org.uk

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in the policy and any communications relating to it will be English.

Are you protected if we go out of business?

Intact Insurance UK Limited and Amtrust Europe Ltd are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Financial sanctions

Please note that Intact Insurance UK Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body, or regulatory agency. Full details will be provided in your policy documentation.