



# Caravan Legal Costs LEI/07/06 Policy Summary

Some important facts about your Caravan Legal Costs Insurance Policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance, and administered on their behalf by Arc Legal Assistance Ltd.

Your Legal Costs cover is valid for the same duration as the Caravan Insurance Policy with which it is provided. Your Legal Costs cover applies to the owner of the caravan and any authorised person occupying or using the caravan with the owners consent. Under Section 2B cover extends to any passenger or driver of the towing vehicle.

It is a key condition of this insurance that reasonable prospects for a successful outcome must exist before any claim for legal costs can be accepted.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Legal advice service available 24/7</p> <p>Advisers' costs of up to £50,000 per claim are covered</p>	<p>This insurance covers the legal costs incurred by Irwin Mitchell Solicitors. The insured is not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises</p> <p>Some key exclusions to this cover include:</p> <ul style="list-style-type: none"> <li>• Claims which arise, or where proceedings are brought outside of the <i>(Territorial Limits)</i></li> <li>• Advisers' Costs incurred without our prior consent</li> <li>• A dispute between persons insured under this policy</li> <li>• Claims where a reasonable estimate of the Adviser's Costs is greater than the amount in dispute</li> <li>• The amount of Advisers' Costs which is in excess of Arc's Standard Advisers' Costs where The Insured has elected to use an Adviser of his / her own choice</li> </ul> <p>Prospects of Success - You must have more than a 50% chance of winning the case and achieving a positive outcome.</p>	
<p><b>Legal costs to negotiate:</b></p> <p>In a contractual dispute over the purchase or sale of the Caravan</p> <p>Following any nuisance or trespass relating to the Caravan</p>	<p>The Insured will be responsible for the first £250 of any claim</p> <p>There is no cover for any claim arising in the first 180 days of cover starting</p> <p>There is no cover for defending any claim</p>	<p>1A</p> <p>1B</p>
<p><b>Legal costs to pursue:</b></p> <p>Contract claims against a person / organisation providing defective goods or services for use in or connected to the Caravan</p> <p>Uninsured loss and Personal Injury claims arising from the use of the Caravan against the responsible person / organisation</p> <p>Actions for compensation arising from damage to the Caravan</p>	<p>There is no cover for claims arising from clinical negligence</p>	<p>2A</p> <p>2B</p> <p>2C</p>
<p><b>Legal costs to defend:</b></p> <p>Criminal prosecutions arising from the ownership or use of the Caravan</p> <p>Contract claims brought by a person to whom private goods have been sold</p>	<p>There is no cover for prosecutions alleging dishonesty or intentional violence or if the insured has already been disqualified from driving</p> <p>There is no cover for claims arising from offences involving drink or drugs or from parking offences</p>	<p>3A</p> <p>3B</p>

## Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to Your Caravan insurance scheme administrators receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

## To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0344 770 1041**.

## Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd  
 PO Box 8921, Langham, Colchester, CO4 5YD  
 Tel: 0344 770 1041 Email: [claims@arclegal.co.uk](mailto:claims@arclegal.co.uk)

## Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 0800 678 1100