

This summary provides key information only about insurers and the insurance cover available within the NACO holiday caravan insurance policy. This summary does not contain the full terms and conditions of the insurance, which can be found in the policy. The policy is available on our website www.nacoservices.com - if internet access is not available to you we will supply a copy upon request, but if you are in any doubt as to the cover afforded you should consult us on 01255 820 321.

About the insurer:

NACO holiday caravan insurance is underwritten by certain Underwriters at Lloyd's. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Services Authority.

The cover available:

NACO holiday caravan Insurance is a comprehensive holiday home insurance.

Holiday home and contents are covered for loss or damage caused by:

Key Benefits:	Significant Exclusions or Limitations:	Policy Section:
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Fire, explosion, smoke, lightning and thunder, aircraft and other flying devices, earthquake.		Page 7
Theft or attempted theft.	We will not pay for damage whilst the holiday home is let or sub-let unless such loss or damage is following violent and forcible entry or exit. We will not pay for any loss or damage if you do not activate all security devices, such as locks & alarms, while the holiday home is unattended.	Page 7
Escape of water from fixed apparatus, or frost damage to tanks, pipes or apparatus.	If your holiday home is left unoccupied during the period 1st December to the following 25th March there will be no cover in respect of escape of water unless the water supply has been turned off at the mains and all equipment drained, or a central heating system has been set to avoid frost damage.	Page 7
Storm.		Page 7
Flood.	Flood cover is not available at some parks.	Page 8
Falling trees, telegraph poles, lamp posts and any parts thereof.	Damage caused by felling and lopping by you or on your behalf.	Page 8
Subsidence, heave or landslip of the plot on which your holiday home stands.		Page 8
Any vehicle or animal hitting your holiday home.	Damage caused by insects, birds or pets.	Page 8
All other damage.	Damage caused by water ingress via seals and seams. Any damage caused by mechanical breakdown or wear & tear. The cost of general maintenance is not covered.	Page 8
Contents of storage sheds.	Up to £750.	Page 9
Computers & related equipment.	Up to £500.	Page 9
Replacement of locks following theft or loss of keys.	Up to £250.	Page 10
Domestic freezer contents.	Up to £250.	Page 10
Unlimited debris removal & resiting costs		Page 10
Your legal liability up to £2,000,000 for any one accident or series of accidents arising out of one event	Liability arising from your trade, profession or employment, other than as an owner of a holiday home & liability arising from ownership use or possession of mechanically propelled vehicles other than domestic garden equipment.	Page 11

Holiday home:

Means the caravan on the plot set out in the schedule. This includes its fixtures and fittings, steps, skirting, sheds, storage boxes, decking, verandahs, porches, awnings, flotation devices, services and any unfixed furniture the manufacturer provided at the time you bought the caravan.

Contents:

Means household goods and all other personal property (including radio and TV aerials and their fittings or masts) you own or are legally responsible for.

Contents cover does NOT include:

Property in the open. Motor vehicles, any living thing, money, jewellery, valuables, bicycles, fishing tackle, golfing equipment, mobile phones, photographic equipment. (For a detailed list of excluded property please refer to our policy wording or give us a call)

Policy excess:

The standard policy excess is £75.

Duration of this insurance:

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the schedule.

Cooling off period:

You have the right to cancel your policy within 14 days of you paying the premium or receiving your policy document, whichever is later. As long as you have not made a claim within this period, we will refund the premium.

How to make a claim under this insurance:

Naturally we hope you won't have any accidents or misfortune, but if you do and wish to make a claim under this insurance please call us on 01255 820 321 as soon as possible.

Our service commitment to you:

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly.

At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should:

In the first instance, contact:

Mr S Munro

NACO Services Limited, Leisurefame House,
37 Clacton Road, St. Osyth, Essex,
CO16 8PA.

In the event that you remain dissatisfied and wish to make a complaint, you can

do so at any time by referring the matter to the Complaints Department at Lloyd's.

Their address is:

Policyholder & Market Assistance,

Lloyd's Market Services, G6/86,
One Lime Street, London, EC3M 7HA.

If you are still not satisfied, you should write to:

The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,
London, E14 9SR.

Your total peace of mind:

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

The law applicable to this insurance:

English law will apply to this policy. In this policy the term 'English law' includes Scottish law for policyholders based in Scotland.