

Touring Caravan Scheme Comparison

Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Policy Title	Certificate Wording	Policy Wording
Throughout	Certificate	Policy
Introduction	n/a	New statement: you review the document periodically to ensure that the cover remains adequate and notify your broker without delay if any updates are required.
Claims	n/a	Updated contact number: 02891 276919
Complaints	Various <ul style="list-style-type: none"> • Lloyd's Complaints process and contact details unchanged • FOS contact details unchanged 	Updated Complaints procedure; separate sections for the following: <ul style="list-style-type: none"> • Policy Administration Enquiries • Claims Administration Enquiries • Policy Administration Issues • Claims Administration Issues (with updated contact number: 02891 276919) <ul style="list-style-type: none"> • Contact details for Commercial Express Complaints Manager removed • Contact details for ERGO Complaints Manager removed • Contact details for Channel Managing Agency Ltd Head of Compliance included
Authorisation and Regulation Notice	Authorisation and Regulation ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: Munich RE GROUP Offices, Plantation Place - 3rd Floor, 30 Fenchurch Street, London, EC3M 3AJ ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority	Removed

	<p>and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.</p> <p>Lloyd's are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. You or your representative can obtain the name of each of us and our respective shares by applying to Market Services, Lloyd's, One Lime Street, London EC3M 7HA. Our Firm Reference Number(s) and other details can be found on the Financial Services register at www.fca.org.uk.</p>	
Definitions	Certificate Definition	Removed (replaced by Policy)
Definitions – Damage	Damage Except where expressly provided otherwise, loss, destruction or damage to the Caravan or Contents .	Damage loss of or damage to the Caravan or Contents
Definitions – Policy	n/a	New definition: Policy The entirety of the Policy , the Schedule and/or any endorsements or amendments (whether or not such endorsements or amendments are agreed prior to the Policy of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the Policy shall be construed as referring to the entire Policy
Definitions – We/Us/Underwriters	We/Us/Underwriters - Means ERGO Versicherung AG (UK Branch), AmTrust Europe Limited and Certain Underwriters at Lloyd's	We/Us/Underwriters - Means Channel Syndicate 2015
Section 1 – Conditions – Maximum Liability	Maximum Liability The maximum we will pay in respect of contents is 25% (twenty - five percent) of the total Sum Insured shown in the Schedule and in respect of the Caravan and Contents together is the Sum Insured shown in the Schedule plus any reasonable cost of protection and removal of the Caravan to the nearest	Maximum Liability The maximum we will pay in respect of contents is 25% (twenty - five percent) of the total Sum Insured shown in the Schedule and in respect of the Caravan and Contents together is the Sum Insured shown in the Schedule plus any reasonable cost of protection and removal of the Caravan to the nearest

	suitable repairer and returning it after repair to your address in Great Britain, Northern Ireland or The Isle of Man.	suitable repairer and returning it after repair to your address in Great Britain, Northern Ireland, the Channel Islands or The Isle of Man. (addition of the Channel Islands)
Sub-Section 1 – Indemnity to the insured	We will indemnify you up to the Limit specified in the Schedule...	We will compensate you up to the Limit specified in the Schedule...
General Exclusions	Northern Ireland Overriding Exclusion clause	Removed
General Exclusions	Several Liability Clause	Removed
Insurance Contract (change of Insurer details)	Under this certificate Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Certificate. This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 & JRPCX1702B3005 - Certain Underwriters at Lloyd's 20%.	Under this Policy Commercial Express Quotes Ltd are acting solely as underwriting agents on behalf of the subscribing underwriters with no liability under this Policy . This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under contract number B1262BW0231618 by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.