

**IMPORTANT NOTICE TO POLICYHOLDERS
YOUR CaSSOA PUBLIC LIABILITY INSURANCE POLICY SUMMARY****Policy Summary**

This policy summary provides an overview of cover for the CaSSOA Public Liability Insurance policy. It does not include the full terms and conditions of the policy which can be found in the policy wording. Please ensure you read the policy wording and fully understand the terms and conditions. A copy of the wording is available on request. This policy provides cover for 12 months following acceptance of your application or your acceptance of renewal terms and payment of the premium or agreement to pay the premium.

This policy will be governed by and construed in accordance with English Law. In the event of any dispute or discrepancy between this summary and the policy wording, the policy wording shall take precedence.

Significant Benefits and Features

The CaSSOA Public Liability Insurance policy covers your legal liability in respect of an award of damages which may be given to a member of the public because of an injury or damage to their property caused by you or your business. It also covers any related legal fees, costs and expenses. Your liability as a storage site owner will be covered up to a maximum amount as specified in the policy schedule.

The following is a summary of the cover including main exclusions and limitations. For full details please refer to the policy wording. For your ease of reference, the policy page numbers are shown in brackets.

Exclusions/Limitations in Cover

You are responsible for the first £500 of each and every claim (Exclusion 13 Page 12).
War (Exclusion 15 Page 13)

It shall be a condition precedent to any liability of the Company to make any payment under this policy that:

- An administration system is in place to record site movements (Condition 1 Page 8) Any contract between the Insured and the owner of the Leisure Vehicle(s) complies with Unfair
- Terms in Consumer Contract Regulations 1999 (Condition 7 Page 9)
- A fire risk assessment be carried out as per The Regulatory Reform (Fire Safety) Order 2005 (Condition 9 Page 9)
- The Insured shall maintain and put into operation all security measures to maintain the CaSSOA membership and accreditation (Condition 11 Page 9)
- The Insured does not use agricultural vehicles to move the Leisure Vehicles (Condition 12 Page 9)
- Combustible materials must be stored a minimum of 20 metres away from the designated storage area (Condition 16c Page 10)



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- The Leisure Vehicles are not used for residential purposes, hire or reward or for business purposes
- whilst stored on site (Condition 16b Page 10)
- A vermin control regime is in place

Claims Procedure

If you wish to make a claim, please telephone the AMTRUST EUROPE claims department on 0115 941 1022. Please have your policy details available. AMTRUST EUROPE may ask for documentation to support your claim. Alternatively you can contact the claims department by fax on 0115 941 1316 or in writing to Claims Department, AmTrust Europe Limited Company Limited, Market Square House, St James's Street, Nottingham NG1 6FG.

Cancellation

Written confirmation of the cancellation of the policy may be given at any time by you or by us, as detailed in the policy wording under the heading 'Cancellation' (Page 8). We will give you a minimum of 14 days notice of cancellation to enable you to find alternative cover. You may cancel the policy by giving us written instructions.

Complaints Procedure

IF YOUR COMPLAINT IS ABOUT THE WAY A POLICY WAS SOLD TO YOU

If at any time **You** have any query or complaint regarding the way the policy was sold, **You** should refer to the insurance intermediary who sold the policy to **You**.

IF YOUR COMPLAINT IS ABOUT THE ADMINISTRATION OF THE POLICY

We always aim to provide a first-class service. However, if **You** should have a query or complaint regarding the administration of the policy **You** should address **Your** complaint to:

Complaints Department
AmTrust Europe Limited
Market Square House
St James's Street
Nottingham NG1 6FG

Tel. No. +44(0) 115 941 1022

We will contact **You** within five days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and give **You** an answer within four weeks. If it will take **Us** longer than four weeks We will tell **You** when **You** can expect an answer.

If **We** have not given **You** an answer in eight weeks **We** will tell **You** how **You** can take **Your** complaint to the Financial Ombudsman Service for review.



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Once **You** have received **Your** final response from **Us** and if **You** are still not satisfied **You** can contact the Financial Ombudsman Service:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

By telephone on 0845 080 1800 or 0300 123 9123 or by Email complaint.info@financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the FSCS. The FSCS can be visited on the internet at:

www.fscs.org.uk or be contacted on 020 7741 4100.

This complaints procedure does not affect any legal right **You** have to take action against **Us**. **You** can check the above details on the Financial Services Register by visiting the FCA website: www.fca.org.uk

CaSSOA Public Liability Insurance is provided by AmTrust Europe Limited, 10th Floor, Market Square House, St James's Street, Nottingham NG1 6FG. Registered No.1229676.
Tel 0115 941 1022.