



**Legal Expenses, Substitute Vehicle, Breakdown & Excess Protection  
Insurance Product Information Document**

Company: Rhino Protect Limited

Product: Caravan Combined

G R E S H A M

U N D E R W R I T I N G

# Insurance Product Information Document

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

If your insured vehicle has been damaged and is undrivable or written off as a result of an incident insured by your insurance policy, we will arrange to supply you a substitute vehicle and provide cover for the recovery of uninsured losses and motoring prosecution defence. If selected, the policy also provides breakdown assistance and recovery when your vehicle unexpectedly suffers a breakdown in the Territorial Limits (EU) and will reimburse you for your excess.

## What is insured?

### BRONZE COVER

#### Motor Legal Expenses

- Limit of Indemnity of £100,000 any one claim.
- Subject to the limit of indemnity we will indemnify you against the legal fees and expenses incurred in bringing a claim against a third party for uninsured losses that arise from a road traffic accident; and for any adverse costs that become payable to a third party as a result of such a claim involving your motor vehicle or caravan.
- Cover is extended to include any individual who is entitled to drive your vehicle under your motor insurance policy and any individual who was a passenger in your vehicle at the time when the road traffic accident took place.
- We will indemnify you for legal expenses incurred in defending a motoring prosecution directly brought against you in a court of criminal jurisdiction.

#### Substitute Vehicle

- A substitute vehicle and or touring caravan for up to 15 days if your insured vehicle is not driveable as a result of an insured incident, to be delivered within 48 hours.
- If at the time you report the insured incident to us, you advise us that you wish to opt for a monetary payment as an alternative to your entitlement to a substitute vehicle or caravan, Integrity Claims Management will arrange to pay you the sum of £250.00.

### SILVER COVER (in addition to Bronze)

#### Motor Breakdown

- Roadside Assistance (including recovery to nearest garage up to 10 miles).
- Breakdown assistance for up to 60 minutes within a one mile radius of your home address.
- Breakdown assistance and recovery of the vehicle and passengers to an onward destination or your home address.

#### Additional benefits included for all cover selections

- Breakdown's following an electrical or mechanical failure, lack of fuel, misfuel, flat battery, puncture to the vehicle or accident which immediately renders the vehicle immobilised.
- Alternative Transport - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.

## What is not insured?

- Prosecutions alleging fraud, dishonesty or violence which arise from illicit drugs offences;
- Allegations of speeding or driving whilst under the influence of alcohol and or drugs;
- Legal proceedings where you are pleading guilty and/or admitted liability;
- Any deliberate illegal act or omission;
- Legal proceedings relating to incidents for which you have been previously prosecuted;
- Any legal action brought against you;
- Any legal fees, expenses or adverse costs incurred prior to us approving your claim;
- Any claim which is settled or discontinued without our consent;
- Any legal fees, expenses or adverse costs arising out of any proceedings other than those that we have approved in writing or which were incurred after any breach of the terms and conditions of this policy;
- Any fines, penalties or damages which the insured person is ordered to pay to a court (or other such authority);
- Any claim arising out of an insured person's dishonesty or violent conduct, use of drugs or alcohol;
- Any dispute arising from or relating to; parking and obstruction offences, criminal prosecutions or family proceedings, judicial review or application for judicial review, or enforcement proceedings;
- Any claim where the opponent (or would-be opponent) cannot be traced or identified, or is not insured;
- Claims for loss or damage to goods being carried for commercial purposes;
- Where we have advised the insured person that their claim would be best settled by other means than the issue of legal proceedings in a court of law within the United Kingdom;
- Claims for loss or damage sustained by any passenger who was in the insured car at the time of the road traffic accident;
- Any claims for personal injury to the insured person;
- Claims arising from the use of a motorcycle for commercial purposes;
- The insurer will not be liable for vehicle hire costs for claims arising out of more than two insured incidents in any one period of insurance;

## Contact Us

For more information please contact your insurance broker where you purchased this policy.



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- Emergency Overnight Accommodation - Territorial Limits (UK) - a maximum of £150 for a lone traveller or £75 per person. The maximum payment per incident is £500.
- Caravans and Trailers - maximum length 7 metres/23 feet (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
- Keys Assistance - if you lose, break, or lock your keys within your vehicle, callout and mileage back to the recovery operator's base or home address if closer.
- Message Service - two messages to your home or place of work.

## **GOLD COVER (in addition to Silver)**

- Breakdown assistance provided within the territorial limits (Europe) where the maximum single trip duration is up to 90 days and 180 days in any one period of insurance.

Benefits included for European cover:

- Pre-Departure Cover - up to £500 towards the rental of a hire vehicle appropriate for the purpose of carrying out your original trip within the Territorial Limits (Europe); or - up to £500 towards the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.
- Arranging shipping of spare parts
- Alternative Transport - Territorial Limits (Europe) - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired vehicle.
- Emergency Overnight Accommodation - Territorial Limits (Europe) - up to £150 per person. The maximum payment per incident is £1000.
- Recovery & Repatriation in the Territorial Limits (Europe) - if the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for the vehicle, you and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe).

Excess Protection

- This policy will pay to the value of your motor insurance excess, up to the policy limit of £500.00. If your excess exceeds this amount you will be responsible for the difference.

- The insurer will not be liable for the supply of a substitute vehicle to any person who does not meet the hire firm's standard terms and conditions of hire in force at the date when you report the insured incident to us;
- The insurer will not be liable for vehicle hire costs incurred before our written acceptance of a claim or where the insured person arranges their own hire;
- The insurer will not be liable for the supply of a substitute vehicle if you are a taxi driver, private hire vehicle driver, self-drive hire operator or motor trader unless the substitute vehicle is used solely for your personal use;
- Any vehicle not listed on the policy schedule as being eligible for breakdown cover;
- Vans with a gross vehicle weight of more than 3,500 kg;
- Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry;
- Breakdowns or accidents to the caravan or trailer itself;
- Minibuses, limousines, motorhomes, horseboxes and any other vehicle not detailed in the definition of vehicle;
- The cost of draining or removing contaminated fuel;
- Cost of Specialist Equipment;
- The cost of any parts, components or materials used to repair the vehicle;
- Vehicles being used for motor racing, rallies, rental hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities;
- Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair;
- Costs or expenses not authorised by rescue co-ordinators;
- Claims when the amount claimed on the insurance policy does not exceed the excess amount;
- Any excess for theft or attempted theft of personal belongings;
- Any claim for windscreen or glass damage;
- Any claim where the insurer does not provide cover under the terms of the underlying insurance policy.

Are there any restrictions on cover?

- The insured person and or drivers are aged 18 or over.

## **Legal Expenses**

- Where you are an insured person, you must comply with the "insured person's responsibilities".
- Any claim arising out of a road traffic collision must be covered by your motor insurance policy.
- Any legal expenses claim must be reported within 90 days of the day that you first became aware of the incident.
- There will be no cover for claims where you and or any other insured person have failed to disclose any material information to us or have failed to provide us or the appointed representative with any relevant information and or supporting evidence.
- There will be no cover for claims that, in our opinion, do not have reasonable prospects of achieving a satisfactory outcome.

## **Substitute Vehicle**

- All substitute vehicle claims must be reported to us within 48 hours of the date of the insured event.
- Where your insured vehicle is a car or caravan, a substitute vehicle will be selected by us and having an equivalent engine capacity to the insured vehicle but not exceeding vehicles defined within the Association of British Insurers General Terms of Agreement standard S3 grouping. Where your vehicle is a van, a replacement vehicle selected by us and having an equivalent engine capacity to the insured vehicle but not exceeding a long wheel base Ford Transit or an equivalent.
- A replacement caravan will only be provided following a non-fault incident and the vehicle must be linked to a towing vehicle.

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## Motor Breakdown

- Maximum six (6) claims per period of insurance.
- Claims totalling more than £15,000 in any one period of insurance.
- Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- Any claim within 24 hours of the time the policy is purchased.
- Recovery must take place at the same time as the initial callout.
- Repatriation to the UK within 48 hours of the original breakdown.
- Cost of ferry and toll fees within the confines of the territorial limits (UK) only.

## Excess Protection

- You must hold a current driving licence and be entitled to drive the insured vehicle.
- This policy does not cover you to make more than one excess claim in the period of insurance.

## Where am I covered?

### Legal Expenses

The policy provides cover within the territorial limits of the The European Union together with the Isle of Man, the Channel Islands, Albania, Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino and Switzerland.

### Substitute Vehicle

The policy provides cover within the territorial limits of Mainland Great Britain (England Scotland and Wales).

### Breakdown & Excess

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

The following European Countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, e.g. your change your car, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.

Guard your safety at all times but you must be with or near the vehicle at the time the recovery operator arrives and be able to provide photographic identification if this is requested.

If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to. It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.

## When and how do I pay?

Your broker will confirm the premium payment options that are available to you, before cover is bound.

## When does the cover start and end?

This policy will expire 12 months after the date it was issued; or on the date on which your motor insurance policy expires or is cancelled; or on the date on which you cancel this policy; whichever occurs first.

## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

This insurance is provided by ARAG plc who is a coverholder of the Insurer, ARAG Allgemeine Versicherungs-AG Branch UK. ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc are authorised and regulated by the Financial Conduct Authority. ARAG Allgemeine Versicherungs-AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

## Contact Us

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# Insurance Product Information Document

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

### Complaints regarding the SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf.

### Complaints regarding CLAIMS

For Legal Expenses, Substitute Vehicle & Excess Protection Complaints

The Nominated Complaints Handler

Rhino Protect Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA

Tel: 01455 852050 Email: [feedback@rhinoprotectinsurance.co.uk](mailto:feedback@rhinoprotectinsurance.co.uk)

### For Motor Breakdown Complaints

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Tel: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays.) Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

On all correspondence please tell us you are insured by Rhino Protect and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to £6.5million and which either; have up to 50 employees, or a balance sheet threshold of £5million. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0300 123 9 123 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

ARAG Allgemeine Versicherungs-AG Branch UK is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

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