

Contract Numbers: JRPINCE1602B1003 & JRPINCE1702B1003

Notice to Policyholders

Contract Wording changes effective from 1st August 2016

This notice explains the main differences that apply to the **CBI Insurance Touring Caravan Insurance** policy and should be read in conjunction with your contract wording.

Page 3 – Complaints Procedure is amended to read:-

If **You** have any questions, concerns or wish to make a complaint about the sales process or suitability of **Your** Policy, **You** should contact either CBI Insurance Consultants as per details below, or the Insurance Broker who arranged this Policy for You.

Post: CBI Insurance Consultants 35 Conway Road Colwyn Bay Conwy LL29 7AA	Telephone: 01492 534524 Fax: 01492 533918 Email: enquiries@cbi-insurance.com Website: www.cbi-insurance.co.uk
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If **Your** complaint relates to any other matter including claims **You** should contact:

The Complaints Manager
JRP Insurance Management Ltd
Suite 828, Gallery 8, Lloyd's Building
One Lime Street, London, EC3M 7DQ
Phone 0203 326 2030
Email david.ezzard@jrpunderwriting.co.uk

If your complaint cannot be resolved by JRP Management Ltd within 3 working days you can raise the complaint with **Us**:

The Complaints Manager
ERGO Versicherung AG, UK Branch
MUNICH RE GROUP offices
Plantation Place – 3rd floor
30 Fenchurch Street
London EC3M 3AJ

Phone 020 3003 7444
complaints@ergo-commercial.co.uk

If **Your** Insurance Broker or ERGO Versicherung AG, UK Branch remain unable to resolve the complaint to **Your** satisfaction then

You may also have the right to refer **Your** complaint to:

The Financial Ombudsman Service
Phone 08000 234 567

Further information is available from them and on www.financial-ombudsman.org.uk

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

ERGO Versicherung AG, UK Branch is covered by the FSCS. This means that **You** may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk

Authorisation and Regulation.11.15

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 Plantation Place, 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 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.

ERGO is part of the Munich Re Group, one of the leading reinsurers and risk carriers worldwide.

Page 9 – General Exceptions 2 is amended to read:-

Sonic Bang Exclusion.

This insurance does not cover damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

Page 13 – addition of General Exception – Northern Ireland Overriding Exclusion

Northern Ireland Overriding Exclusion Applicable to Insurances relating to Property in Northern Ireland other than private dwellings.

Notwithstanding anything in the Policy or in an extensions thereof, it is hereby declared and agreed that as an exclusion overriding all other terms (including the nature and terms of perils insured against) this Policy does not cover loss or destruction of or **Damage** to any property in Northern Ireland or loss resulting there from caused by or happening through or in consequence of:

- (a) Civil commotion
- (b) Any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any unlawful association. *Note* – “Unlawful association” means any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973. “Terrorism” means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceedings where **the Insurers** allege that by reason of the provisions of this endorsement any loss, destruction of **Damage** is not covered by this Policy the burden of proving that such loss, destruction or **Damage** is covered shall be upon the Assured.

This overriding exclusion applies to this Policy and to any extensions thereof, whether such extensions be issued before or after this overriding exclusion except only if an extension be issued hereafter which expressly cancels this overriding exclusion.

Page 15 – Claims Procedure – telephone number is amended to:- 0345 604 6964.

Contract Wording changes effective from 1st February 2017

Page 8 – Exceptions to Section C is amended to include:-

Any Liability for which compulsory motor insurance or security is required under the Road Traffic Act 1988 as amended by the Motor Vehicles (Compulsory Insurance) Regulation 1992 and the Road Traffic (Northern Ireland) Order 1981 as amended by the Motor Vehicles (Compulsory Insurance) Regulations (Northern Ireland) 1993 or other compulsory road traffic act legislation.

IMPORTANT: Any query should be referred immediately to your Insurance Broker or Intermediary.



Caravan and Leisure Insurance Consultants Limited.
Registered in England No:04691692
Registered Office: 35 Conway Road, Colwyn Bay, Conwy LL29 7AA
Authorised and regulated by the Financial Conduct Authority