

# Static Caravan Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

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COVER DETAILS	K Drewe	My Caravan Insurance	My Caravan Insurance (PA+)	Towergate
<b>Definition of caravan contents</b>	Contents including personal effects, clothing, luggage and general household goods ex: <ul style="list-style-type: none"> <li>Valuables, personal money, credit cards, collections, works of art etc.</li> <li>Sports equipment &gt; £50, cycles, water craft</li> <li>Max £1,500 in respect of TVs, videos, games consoles etc</li> <li>Max £250 in respect of discs, tapes, videos, DVDs, games etc</li> </ul>	Contents including clothing and general household goods ex: <ul style="list-style-type: none"> <li>Valuables, personal money, credit cards, collections, works of art etc.</li> <li>Sporting / fishing equipment</li> <li>Video / photographic / portable audio equipment, computers, binoculars, telescopes and mobile phones</li> <li>Max £500 for any single article</li> <li>Accidental damage to contents</li> </ul>	Contents including clothing and general household goods ex: <ul style="list-style-type: none"> <li>Valuables, personal money, credit cards, collections, works of art etc.</li> <li>Sporting / fishing equipment</li> <li>Video / photographic / portable audio equipment, computers, binoculars, telescopes and mobile phones</li> <li>Max £500 for any single article</li> <li>Accidental damage to contents</li> </ul>	Contents including personal effects, clothing, luggage and general household goods ex: <ul style="list-style-type: none"> <li>Valuables, personal money, credit cards, collections, works of art etc.</li> <li>Sports / fishing equipment, cycles, surfboards, water craft etc</li> <li>Max £250 in respect of any one item</li> <li>Theft of electrical items whilst site is closed or caravan unoccupied</li> </ul>
<b>Contents in the open</b>	Yes – in locked storage unit up to £500	Yes – ex theft and subject to £500 single article limit	Yes – ex theft and subject to £500 single article limit	Yes – up to £200 for items within your plot boundary
<b>Core cover</b>	Fire, theft, malicious damage/ vandalism, storm, flood & accidental damage	Fire, explosion, lightning and earthquake, theft, malicious damage/ vandalism, escape of water or oil from fixed systems, storm, flood, subsidence, falling trees or aerials & accidental damage	Fire, explosion, lightning and earthquake, theft, malicious damage/ vandalism, escape of water or oil from fixed systems, storm, flood, subsidence, falling trees or aerials & accidental damage	Fire, lightning, explosion, earthquake, storm, flood, frozen/burst pipes (ex frozen pipes 01/11 to 31/03), theft, malicious damage/ vandalism, subsidence, falling trees/aerials & accidental damage
<b>“New for Old” cover</b>	Available where less than 10 years old	Available where less than 5 years old	Available where less than 5 years old	Available where less than 15 years old
<b>“Market Value” cover</b>	For caravans up to 20 years old with older caravans considered	For caravans up to 20 years old with older caravans considered	For caravans up to 20 years old with older caravans considered	For caravans up to 20 years old
<b>Public liability</b>	£2,000,000	£2,000,000	£2,000,000	£2,000,000
<b>Territorial limits</b>	United Kingdom excluding the Isle of Man, Channel Islands and Scottish Isles other than Isle of Skye. Overseas caravans available on referral.	United Kingdom only excluding the Isle of Man and Channel Islands.	United Kingdom only excluding the Isle of Man and Channel Islands.	United Kingdom. Overseas caravans available on referral.
<b>Winter escape of water warranty</b>	Ex escape of water November to March unless the caravan is occupied	Ex escape of water November to March unless the caravan is occupied	Ex escape of water November to March unless the caravan is occupied	Ex escape of water November to March unless the caravan is occupied
<b>Persons allowed to use for Holiday purposes</b>	Family members permanently living with you plus option to hire to others	Family & friends only where no formal hire agreement exists	Family & friends only where no formal hire agreement exists	Family members permanently living with you plus option to hire to others
<b>Loss of rental income and alternative hiring charges</b>	Included – up to £50 per day and £1,500 in total	Alternative accommodation only – up to £1,000 in total in any one year	Alternative accommodation only – up to £1,000 in total in any one year	Included – up to 20% of the total sum insured in any one year
<b>Frozen food</b>	Optional – up to £250 in total	Included – up to £200 in total	Included – up to £200 in total	Included – up to £100 in total
<b>Replacement locks/keys</b>	Optional – up to £250 in total	Included without limit	Included without limit	Included without limit
<b>Personal Accident</b>	Yes – up to £20,000 for family members aged between 16-70	Not Available	Yes – up to £10,000 for family members aged between 16-75	Not Available
<b>Legal Expenses</b>	Not Available	Not Available	Yes – up to £50,000	Not Available