



# 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	Equity Red Star	K Drewe	Towergate	
<b>Definition of caravan contents</b>	Goods, personal belongings, clothing and other items in your caravan which belong to you or which you are legally responsible for.	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 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, cycles, water craft etc</li> <li>Max £250 in respect of any one item</li> </ul>	
<b>Contents in the open</b>	Not included	Yes – in locked storage unit up to £500	Yes – up to £200 for items within your plot boundary	
<b>Core cover</b>	Fire, theft, malicious damage/ vandalism, storm, flood & accidental damage	Fire, theft, malicious damage/ vandalism, storm, flood & 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 1 year old and caravan totally lost/destroyed	Available where less than 10 years old	Available where less than 15 years old	
<b>“Market Value” cover</b>	For caravans more than 1 year old and less than 20 years old	For caravans up to 20 years old with older caravans considered	For caravans up to 20 years old	
<b>Public liability</b>	£1,000,000	£2,000,000	£2,000,000	
<b>Territorial limits</b>	England, Scotland, Wales, the Isle of Man, the Channel Islands and Northern Ireland only	Mainland UK and Northern Ireland excluding the Isle of Man, Channel Islands and islands off Scotland (except the Isle of Skye). Overseas caravans available on referral.	United Kingdom	
<b>Use by family and friends</b>	Includes all family members permanently living with you	Includes all family members permanently living with you	Includes all family members permanently living with you	
<b>Loan, lease &amp; hire cover</b>	Available as optional extension	Included	Included	
<b>Loss of hiring charges</b>	Available as optional extension – up to £15 per day and £300 in total	Included – up to £50 per day and £1,500 in total	Included – up to 2% of the total sum insured per week	
<b>Frozen food</b>	Not included	Optional – up to £250 in total	Included – up to £100 in total	
<b>Replacement locks/keys</b>	No	Optional – up to £250 in total	Included without limit	
<b>Personal Accident</b>	No	Yes – up to £20,000 for family members aged between 16-70	No	