



Note: The contents of this document 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.

[**Holiday Home Cover Comparison**](#)

[**Static Caravan Cover Comparison**](#)

[**Touring Caravan Cover Comparison**](#)

[**Motorhome Cover Comparison**](#)

Holiday Home Cover Comparison

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MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 0844 770 6681
 Email: info@myinsurancequotes.co.uk

COVER DETAILS	K Drewe	Ocaso	Towergate	UK General
Countries covered	Belgium, Cyprus, France, Greece, Ireland, Italy, Malta, Portugal, Spain and UK	UK only	Bulgaria, Cyprus (Southern), France, Greece, Ireland, Italy, Portugal, Spain and UK	UK only
Core cover Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> gradually operating causes theft when let unless involves forcible & violent entry vandalism by persons lawfully on the premises whilst premises is unfurnished 	Yes, but excluding: <ul style="list-style-type: none"> theft unless involves forcible & violent entry theft, escape of water whilst premises is unfurnished 	Yes, excluding damage caused by: <ul style="list-style-type: none"> gradually operating causes domestic pets, insects, or birds vandalism by persons lawfully on the premises or when unfurnished 	Yes, but excluding: <ul style="list-style-type: none"> gradually operating causes theft when let unless involves forcible & violent entry theft or vandalism by persons lawfully on the premises or whilst premises is unfurnished
Accidental damage	Optional extension (ex when let)	N/A	Optional extension (including when let)	Optional extension (ex when let)
Earthquake cover	Ex Greece, Italy and Cyprus	Included (UK only)	Excluded in Greece and Italy	Included (UK only)
Subsidence cover	Portugal, Spain and specific UK areas only	Included (UK only)	France, Portugal, Spain and specific UK areas only	Included (UK only)
Unoccupancy terms	> 30 days property must be inspected monthly and valuables excluded	> 30 days cover restricted to Fire, Lightning, Explosion, Earthquake, Aircraft	> 60 days ex escape of water in winter, theft of personal possessions & money	> 60 days excludes escape of oil/water >180 days ex theft & glass damage
Burst pipe warranty	Water system drained between 01/11 - 31/03 OR heating maintained at 10C OR frost stat fitted	Water system drained between 01/10 – 01/04 OR heating maintained at 13C	Water system drained between 01/11 - 31/03 OR heating maintained at 15C	Unoccupied > 14 days gas turned off & water drained or heating set at 14C
Public & Employers Liability	Public Liability - £5m Employers Liability (domestic) - £2m	Public Liability - £2m Employers Liability (domestic) – N/A	Public Liability - £5m Employers Liability (domestic) - £10m	Public Liability - £2m Employers Liability (domestic) - £5m
Loss of rent/alternative accommodation cover	Up to 10% of Buildings sum insured	Up to 20% of Buildings sum insured	Up to 20% of Buildings sum insured	Up to 25% of Buildings sum insured
Trace & access of leaks	Up to £5,000	N/A	Up to £5,000	Up to £1,000
Frozen food	Up to £500	N/A	Up to £1,000	N/A
Loss of metered water/oil	Up to £1,000	Up to £1,000	Up to £750	Up to £1,000
Garden furniture	Up to £1,000	N/A	Up to £750	Up to £1,500
Pedal cycles	N/A	N/A	Up to £250	Up to £500 within premises
Money	Up to £100	Up to £250	Up to £100	N/A
Minimum security	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks/bars/shutters on accessible windows	5 Lever mortice dead locks on external doors and window locks on accessible windows
Personal Accident	Fatal injury by burglars/fire - £10,000	N/A	N/A	N/A
Emergency Assistance	Emergency Travel - up to £450	N/A	Emergency Travel (Europe) - £1,000 Emergency, Translation & Legal Helpline	N/A
Excesses	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £75	Subsidence - £1,000 All Other Claims - min £100	Subsidence - £1,000 Escape of Water - £500 All Other Claims - min £100	Subsidence - £1,000 Escape of Water - £500 All Other Claims - min £100

Holiday Home Cover Comparison

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MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
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COVER DETAILS	MyInsurance - Superior	MyInsurance - Standard	MyInsurance - Economy	
Countries covered	Cyprus, France, Greece, Italy, Malta, Portugal and Spain	Cyprus, France, Greece, Italy, Malta, Portugal and Spain	Cyprus, France, Greece, Italy, Malta, Portugal and Spain	
Core cover Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> gradually operating causes theft when let unless involves forcible & violent entry vandalism by persons lawfully on the premises whilst premises is unfurnished 	Yes, excluding damage caused by: <ul style="list-style-type: none"> gradually operating causes theft when let unless involves forcible & violent entry vandalism by persons lawfully on the premises whilst premises is unfurnished 	Yes, excluding damage caused by: <ul style="list-style-type: none"> gradually operating causes theft when let unless involves forcible & violent entry vandalism by persons lawfully on the premises whilst premises is unfurnished 	•
Accidental damage	Optional extension	Optional extension	Optional extension	
Earthquake cover	Included in most regions: increased excess for Greece, Italy and Cyprus	Included in most regions: increased excess for Greece, Italy and Cyprus	Included in most regions: increased excess for Greece, Italy and Cyprus	
Subsidence cover	Portugal, Spain and France only	Portugal, Spain and France only	Portugal, Spain and France only	
Unoccupancy terms	Notify MyInsurance if unoccupied for >30 days	Notify MyInsurance if unoccupied for >30 days	Notify MyInsurance if unoccupied for >30 days	
Burst pipe warranty	Pipes drained 01/11 - 31/03 OR heating maintained at 10C OR frost stat fitted (ex some southern regions)	Pipes drained 01/11 - 31/03 OR heating maintained at 10C OR frost stat fitted (ex some southern regions)	Pipes drained 01/11 - 31/03 OR heating maintained at 10C OR frost stat fitted (ex some southern regions)	
Public & Employers Liability	Public Liability - £1m/£2m/£5m options Employers Liability (domestic) - £500k	Public Liability - £1m/£2m/£5m options Employers Liability (domestic) - £500k	Public Liability - £1m Employers Liability (domestic) - £500k	
Loss of rent/alternative accommodation cover	12 months	6 months	N/A	
Trace & access of leaks	Up to £1,000	Up to £500	N/A	
Frozen food	Up to £1,000	Up to £500	N/A	
Loss of metered water/oil	Up to £1,000	Up to £500	N/A	
Garden furniture	Up to £1,000	Up to £500	N/A	
Pedal cycles	Up to £1,000 within home	Up to £500 within home	N/A	
Money	Up to £100 within home	Up to £100 within home	N/A	
Minimum security	Adequate locks/locking systems on final exit doors & accessible windows	Adequate locks/locking systems on final exit doors & accessible windows	Adequate locks/locking systems on final exit doors & accessible windows	
Personal Accident	Fatal injury by burglars/fire - £15,000	Fatal injury by burglars/fire - £15,000	N/A	
Emergency Assistance	Emergency Travel - up to £1,500	Emergency Travel - up to £750	N/A	
Excesses	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £100	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £100	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £100	



Static Caravan Cover Comparison

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MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 0844 770 6680
 Email: info@myinsurancequotes.co.uk

COVER DETAILS	K Drewe	My Caravan Insurance	Towergate	
Definition of caravan contents	Contents including personal effects, clothing, luggage and general household goods ex: <ul style="list-style-type: none"> Valuables, personal money, credit cards, collections, works of art etc. Sports equipment > £50, cycles, water craft Max £1,500 in respect of TVs, videos, games consoles etc Max £250 in respect of discs, tapes, videos, DVDs, games etc 	Contents including clothing and general household goods ex: <ul style="list-style-type: none"> Valuables, personal money, credit cards, collections, works of art etc. Sporting / fishing equipment Video / photographic / portable audio equipment, computers, binoculars, telescopes and mobile phones Max £500 for any single article Accidental damage to contents 	Contents including personal effects, clothing, luggage and general household goods ex: <ul style="list-style-type: none"> Valuables, personal money, credit cards, collections, works of art etc. Sports / fishing equipment, cycles, surfboards, water craft etc Max £250 in respect of any one item Theft of electrical items whilst site is closed or caravan unoccupied 	
Contents in the open	Yes – in locked storage unit up to £500	Yes – ex theft and subject to £500 single article limit	Yes – shed and contents plus up to £200 for items within plot boundary	
Re-siting fees	Available with increased sum insured	Included as standard	Available with increased sum insured	
Core cover	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, 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	
“New for Old” cover	Available where less than 10 years old	Available where less than 10 years old	Available where less than 15 years old	
“Market Value” cover	For caravans up to 30 years old with older caravans considered	For caravans up to 30 years old with older caravans considered	For caravans up to 20 years old	
Public liability	£2,000,000	£2,000,000	£2,000,000	
Territorial limits	United Kingdom excluding the Isle of Man, Channel Islands and Scottish Isles other than Isle of Skye plus France, Spain and Portugal.	United Kingdom only excluding the Isle of Man and Channel Islands.	United Kingdom plus France, Ireland, Spain and Portugal on referral (differing terms apply).	
Winter escape of water warranty	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	
Persons allowed to use for Holiday purposes	Family members permanently living with you plus option to hire to others	Family & friends plus option to hire to others	Family members permanently living with you plus option to hire to others	
Loss of rental income and alternative hiring charges	Included – up to £50 per day and £1,500 in total	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	
Frozen food	Optional – up to £250 in total	Included – up to £200 in total	Included – up to £100 in total	
Replacement locks/keys	Optional – up to £250 in total	Included without limit	Included without limit	
Personal Accident	Yes – up to £20,000 for family members aged between 16-70	Yes – up to £10,000 for family members aged between 16-75	Not Available	
Legal Expenses	Up to £50,000 available on request	Up to £50,000 available on request	Up to £50,000 available on request	

Touring Caravan Cover Comparison

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MyInsurance
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 Email: info@myinsurancequotes.co.uk

COVER DETAILS	AmTrust (formally IGI)	K Drewe	My Caravan Insurance	Towergate
Definition of caravan contents	All contents including standard caravanning equipment, personal possessions, & other items such as cycles/portable motor movers ex: <ul style="list-style-type: none"> • Money, valuables, firearms, wines, spirits, tobacco etc • Generators 	Contents and personal effects ex: <ul style="list-style-type: none"> • Money, jewellery etc, photographic equipment etc, binoculars, mobile phones, computers, cycles, waterborne craft or other vehicles • Fixtures, fittings & equipment (included as part of Caravan) 	Contents including personal effects, clothing and luggage, audio and visual equipment, sports equipment ex: <ul style="list-style-type: none"> • Valuables, personal money, credit cards, collections, works of art etc • Generators 	Contents and personal effects ex: <ul style="list-style-type: none"> • Money, jewellery, firearms, wines, spirits, and tobacco etc photographic equipment etc, contact lenses, sports equipment and pedal cycles • Items > 50% of sum insured
Core cover Fire, lightning, explosion, earthquake, malicious damage/vandalism, storm, flood or theft	Yes, but excluding theft of: <ul style="list-style-type: none"> • Contents where no forcible and violent entry to caravan • Contents outside caravan (unless within awning) • Caravan whilst not in use and not at home/storage address • Electrical/electronic equipment whilst not in use (i.e. in storage) 	Yes, but excluding: <ul style="list-style-type: none"> • Loss/damage caused by flood within 7 days of commencement • Theft of contents where no forcible and violent entry • When caravan not used for 7 days and not at home/storage address • Damage to erected awning when caravan unoccupied for 7+ days 	Yes, but excluding: <ul style="list-style-type: none"> • Any loss of contents whilst the caravan is not in use • Theft of contents if no forcible and violent entry to caravan whilst the caravan is in use • Damage to the awning due to weather conditions 	Yes, but excluding: <ul style="list-style-type: none"> • Theft of contents where no forcible and violent entry • Damage whilst caravan not in use and not at home/storage address
Accidental damage	Yes, but excluding damage: <ul style="list-style-type: none"> • To contents & valuables • Resulting from using generators 	Yes, but excluding: <ul style="list-style-type: none"> • Loss/damage caused by flood within 7 days of commencement • Caravan not used for 7 days and not at home/storage address 	Yes, but excluding damage: <ul style="list-style-type: none"> • To contents whilst not in use 	Yes, but excluding damage to: <ul style="list-style-type: none"> • Caravan whilst not in use and not at home/storage address
“New for Old” cover	Available where < 5 years old	Available where < 10 years old	Available where < 5 years old	Available where < 5 years old
“Market Value” cover	Where required or where “New for Old” cover does not apply	Where required or where “New for Old” cover does not apply	Where required or where “New for Old” cover does not apply	Where required or where “New for Old” cover does not apply
Public Liability	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Awnings	Ex storm if not in use	Ex storm if unattended > 7 days	Ex storm if unattended > 24 hours	Includes permanently sited
Accident recovery	Yes, reasonable additional costs	Yes, reasonable additional costs	Yes, reasonable additional costs	Yes, reasonable additional costs
Loss of use/hire charges	“Economy” policy – not included Other policies - £75/day - 14 days	Yes, £50 per day up to £1,500	Yes, £75 per day up to 15 days	Yes, up to 5% of sum insured
Persons authorised to tow caravan	“Economy” policy – insured/spouse “Family” policy - extended family “Solo” policy – insured/spouse	Family and friends permanently living with you	Family permanently living with you	Any family and friends
Min. security – attached	Wheel clamp	Hitchlock or wheel clamp	None	Wheel clamp
Min. security – detached	Wheel clamp and hitchlock	Hitchlock or wheel clamp	Hitchlock or wheel clamp	Wheel clamp and other as required
Continental use	“Economy” policy - UK use only “EU” policy - max 240 days per year “UK” policy - UK use only	Yes, max 180 days per year (excludes certain Eastern European and former Soviet countries - see Policy Summary)	EU policy - Yes, 90 days per year including Ireland & Continent of Europe UK policy – No, restricted to UK only	Yes, unlimited
Personal Accident	No	Yes – up to £20,000 (aged 16-70)	Yes – up to £10,000 (aged 16-75)	No
Legal Expenses	Up to £50,000 available on request	Up to £50,000 available on request	Up to £50,000 available on request	£100,000 included as standard

Motorhome Cover Comparison

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MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 0844 770 6682
 Email: info@myinsurancequotes.co.uk

COVER DETAILS	Axa	Highway	KGM	
European use	270 days.	Up to 3 months. EU, Andorra, Croatia, Iceland, Norway and Switzerland	90 days.	
Personal effects	Up to £3,500 following accident, fire and theft.	Max £100. Excludes money, stamps, tickets, docs, securities, furs, jewellery, entertainment, keys, remote devices, or property covered by other insurances.	Comprehensive only - Up to £2,000, max £200 per item.	
Legal defence costs	Legal fee's and expenses if we provide written permission (in relation to liability)	Costs and expenses as a result death by dangerous or reckless driving. Legal costs and expenses for defending charges of manslaughter.	Legal defence costs with our written consent.	
Personal accident	Death - £7,500 for you and passengers. Loss of sight or limbs - £5,000 for you and family members living with you.	Comprehensive only – Max £5,000 per person excluding: <ul style="list-style-type: none"> • persons aged under 21 or over 75 • suicide or attempted suicide • failure to use seatbelts 	Comprehensive only. £2,000 for death, loss of limb or eye for you or your spouse/civil partner excluding: <ul style="list-style-type: none"> • persons aged over 65 • caused by suicide, drink or drugs 	
Lock/key cover		Comprehensive only - Up to £750 for door, boot, ignition and steering locks, the lock transmitter or entry card.	10% of vehicles Market Value or agreed value up to £300.	
Public Liability	Death or injury to others – Unlimited. Damage to other property – Up to £20m, plus all legal costs provided the total does not exceed £25m.	Up to £20m + £5m for costs and expenses incurred.	Up to £20m.	
Awnings	Ex storm if not in use	Ex storm if unattended > 7 days	Awnings/gas bottles – Up to £1,000	
Windscreen cover	Included – No loss of NCD. No excess for repair, just applies to replacement. Excess £60	Comprehensive only – Up to £600 in the policy year. No excess for repair, just applies to replacement. Excess £75	Comprehensive only – Up to £500. £90 excess if replaced by 'Glassline'. £150 excess if replaced elsewhere.	
Driving other cars	Included.	Excluded.	Excluded.	
Medical expenses	Up to £250 for you, your driver and passengers.	£150 per passenger.		
Replacement motorhome/ loss of use / alternative accommodation cover	Transport or hotel costs up to £250 if you cannot complete your journey.	Courtesy car provided if an Approved Repairer is used.		
Audio/visual equipment	Unlimited cover for in-vehicle navigation systems, audio and visual equipment. Removable equipment covered if used whilst attached to the motorhome and is designed to be totally or partially removed.	Manufacturer's equipment included without limit. Up to £500 if not fitted as standard by manufacturer.	Audio - Up to 10% of vehicles Market Value or agreed value (Max £500). Satellite navigation – Up to 10% of vehicles Market Value or agreed value (Max £500 - must be permanently fitted)	
Camping and associated equipment	Not included	£1,500 for camping equipment (max £200 per item) ex awnings & gas bottles	Not included	
Legal Expenses	Up to £50,000 available on request	Up to £50,000 available on request	Up to £50,000 available on request	