

# Touring Caravan Insurance

Insurance Product Information Document

**Company: Pen Underwriting Limited Product: My Caravan Insurance Select Touring Caravan Policy**

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 314493.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Touring Caravan Insurance Policy.



### What is insured?

#### Your caravan including permanent fixtures and fittings up to the sum insured shown on your policy schedule

- ✓ Loss or damage caused by Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood
- ✓ Additional cost of removing the caravan to nearest repairer and returning it to its usual storage address, as shown on your policy schedule
- ✓ Alternative accommodation for up to 15 days in any one period of cover if the caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring
- ✓ Up to £250 for the cost of a rail ticket home for the driver and the cost of returning your caravan to the storage address and tow your car to your home address if the driver becomes unwell in the UK
- ✓ If the caravan is less than 10 years old from new we will replace it without deduction of wear and tear
- ✓ Cover extends to include use in Europe including the journey by recognised sea routes for up to 90 days in any one period of cover

#### The replacement of your contents of the caravan up to the sum insured shown on your policy schedule

- ✓ Loss or damage caused by Accidental damage, fire, explosion, lightning, earthquake, theft, malicious acts or vandalism, storm or flood
- ✓ Any item of caravan contents, personal effects, clothing and luggage, audio and visual equipment and sports equipment up to £300

#### Your personal liability

- ✓ We will indemnify you or your family against all sums which you become legally liable to pay as damages for:
  1. accidental bodily injury (including death or disease) to any person occurring during the period of cover from any accident involving the caravan;
  2. accidental loss or damage to property occurring during the period of cover from any accident involving the caravan.

#### Personal Accident

- ✓ If you or you family suffers accidental injury causing death within 12 months of its occurrence cover up to £10,000 to the deceased's legal personal representative whilst:
  - A) Inside the caravan, or;
  - B) in close proximity of the caravan whilst it is being worked upon



### What is not insured?

- ✗ The caravan being used as a permanent residence or for any trade, business or profession
  - ✗ Any event of theft unless a hitch lock and/or wheel clamp or axle lock device is fitted when the caravan is detached when in use
  - ✗ Theft of the caravan or of any unfixed items within the caravan if the caravan is left unattended in a lay-by or any informal parking area
  - ✗ Loss or damage to awnings and tents caused by weather conditions whilst the caravan is unattended for more than 24 hours or if not attached securely to the caravan
  - ✗ Valuables, personal money, credit cards, collections, works of art
  - ✗ Theft of any caravan contents whilst in the caravan unless the caravan is securely locked and all windows are tightly closed and locked where possible
  - ✗ Any caravan contents whilst not in the caravan or towing vehicle
  - ✗ theft of any caravan contents unless there is evidence of forcible and violent entry or exit
  - ✗ Your policy excess.
  - ✗ Any liability arising from any trade, business or profession; any wilful or malicious acts by you or your family; the caravan while attached by any means to a vehicle;
  - ✗ Any liability for loss or damage to property belonging to you or your family or held in trust by you or in your custody or control;
  - ✗ Any liability which is insured by or would but for the existence of this section be insured by another policy;
  - ✗ Any accidental bodily injury (including death or disease) to you or your family;
- Personal accident**
- ✗ for anyone aged under 16 or over 75 years old at the time of incident
  - ✗ Death or bodily injury caused by you or your family committing or attempting to commit suicide
  - ✗ Death or bodily injury caused to anyone under the influence of alcohol or drugs
  - ✗ Any claim arising directly or indirectly from the contracting of a disease or illness
  - ✗ Any claim arising directly or indirectly from the injection or ingestion of any substance
  - ✗ Any claim arising from any event, which exacerbates a previously existing bodily injury.



### Are there any restrictions?

- ! £75 per day for alternative accommodation
- ! Personal Liability cover limited to £2,000,000
- ! Minimum excess contribution of £100 for any claim (refer to your policy schedule)



### Where am I covered?



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man. Cover is extended to include the Continent of Europe which includes the Republic of Ireland for up to 90 days



### What are my obligations?

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately.



### When and how do I pay?

You can pay for your insurance policy in full or alternatively speak to your insurance intermediary about instalment option information



### When does the cover start and end?

This is an annual policy and your dates of cover are shown in your policy schedule



### 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 to your insurance intermediary within 14 days from the day 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, your broker will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing your agent. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

The full annual premium is due if a claim has been made during this period.

## Product – My Caravan Insurance Select Touring Caravan Policy

### Additional Information on Your Policy

#### How to make a claim?

If you need to make a claim simply contact Our Claims Helpline for immediate assistance and advice. The Claims Helpline operates 9 am to 5 pm Monday to Friday on: 0207 839 1888 Out of hours: 020 7621 6777

Alternatively You can E-mail: [newclaims@uk.cntaiping.com](mailto:newclaims@uk.cntaiping.com)

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme should We be unable to meet Our obligations under this contract. Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, contactable via:-

FSCS, 10th floor, Beaufort House, 15, St Botolph Street, London EC3A 7QU Telephone: 0800 678 1100 or 0207 741 4100 from their website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### How do I make a complaint?

At Pen Underwriting, it is always Our intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. In a majority of cases the agent who arranged the insurance will be able to resolve any concerns and You should contact them directly in the first instance.

Alternatively You can complain by contacting Pen Underwriting Limited (as per the contact details below) quoting Your Policy and/or Claim number. We will investigate Your concerns and provide a response as soon as possible.

#### Address:

Pen Underwriting Limited Complaints  
7th Floor Spectrum Building  
55 Blythswood Street  
Glasgow  
G2 7AT

**Telephone:** 0141 285 3539

**Email:** [pencomplaints@penunderwriting.com](mailto:pencomplaints@penunderwriting.com)

#### About Us

Your touring caravan insurance policy is arranged and administered by **My Caravan Insurance** with **Pen Underwriting Limited** on behalf of **China Taiping Insurance (UK) Company Limited** and will run for 12 months.

**Pen Underwriting Limited** are authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW.

**China Taiping Insurance (UK) Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm Reference Number 202690. Registered office: 2 Finch Lane, London. EC3V 3NA.

The above firms' FCA details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.