

# Touring Caravan Insurance

Insurance Product Information Document



**Company: Pen Underwriting Limited Product: My Caravan Insurance Cherished 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, caravan related equipment, caravan contents and personal effects and caravan awnings up to the sum insured shown on your policy schedule**

- ✓ Loss or damage caused by Accidental damage, fire, theft, vandalism, storm or flood
- ✓ Additional cost of removing the caravan to nearest repairer and returning it to its usual storage address when damaged within the UK
- ✓ Alternative accommodation up to £1,500 if the caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring
- ✓ If the caravan is less than 10 years old from new we will replace it without deduction of wear and tear provided the sum insured is adequate
- ✓ Cover extends to include use in Europe including the journey by recognised sea routes for up to 180 days in any one period of cover
- ✓ Cover for Individual contents items up to £250 per item

#### 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, loss of use or one or more limbs or total loss of sight in one or both eyes, permanent total disablement from any occupation within 12 months of its occurrence cover up to £20,000 or as per your policy schedule to the legal personal representative whilst:
- ✓ A) Within the caravan or a private motor vehicle towing the caravan, or;
- ✓ B) loading, unloading, hitching, unhitching or directly working upon the caravan



### What is not insured?

- ✗ Money, credit or charge cards or business books or documents
- ✗ Watches, jewellery, furs and articles of gold, silver or other precious metal, china, glass, porcelain, pictures, works of art, antiques, stamp, medal and coin collections
- ✗ Contact lenses, spectacles, items of sports equipment valued at £50 or over, video or photographic equipment, binoculars, telescopes, camcorders, mobile telephones, computer hardware or software
- ✗ Motor driven vehicles of any kind or their accessories, cycles or waterborne craft of any description
- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process
- ✗ Mechanical or electrical breakdown, failure or damage
- ✗ Damage to tyres unless caused by an accident or vandalism
- ✗ Theft from the caravan unless involves forcible or violent entry
- ✗ Theft or accidental loss from awnings or toilet tents
- ✗ Where damage results in the caravan needing new parts or accessories which are found to be obsolete or unobtainable liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge
- ✗ Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes etc.
- ✗ Loss of or damage by theft or attempted theft of the caravan whilst unattended in excess of two hours, unless a wheel clamp or hitch lock of proprietary manufacture is fitted
- ✗ Any loss or damage whilst the caravan is let for hire or reward other than when on a fixed site
- ✗ Loss or damage to the awning when attached to the caravan and the caravan is unoccupied for 7 days or more
- ✗ Loss or damage when the caravan is left unoccupied for a consecutive period of 7 days or more when not at the agreed storage address or your home address
- ✗ Your policy excess for each and every claim
- ✗ Any liability arising whilst the caravan is attached to a mechanically propelled vehicle; an accident caused by the caravan or part thereof becoming detached from any towing vehicle; and any incident in connection with any vehicle being used for the

transportation of the caravan

- ✗ Death or injury of any person arising out of the course of their employment by you or any member of your family; or connected with or incidental to any profession, occupation, business or commercial venture
- ✗ Liability arising from the use of any mechanically propelled vehicle / water craft
- ✗ Liability arising from the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident; or the transmission of any communicable disease or condition
- ✗ Any liability arising out of the ownership or possession of any animal other than cats, dogs or horses, except any dog that is designated dangerous under the Dangerous Dogs Act 1991
- ✗ **Personal accident**
- ✗ for anyone aged over 70 years old at the time of incident
- ✗ No liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained



#### Are there any restrictions?

- ! £50 per day for alternative accommodation
- ! Personal Liability cover limited to £2,000,000



#### Where am I covered?



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man. Cover is extended to Europe including the journey by recognised sea routes for up to 180 days in any one period of cover



#### 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 Cherished 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.