

Static Caravan Insurance

Insurance Product Information Document

Company: Pen Underwriting Limited Product: My Caravan Insurance Select Static 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?

Static Caravan Insurance Policy.



What is insured?

Your caravan, its contents and personal effects used by you, your family and friends for holiday purposes to include cover for equipment, refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators or additions agreed by us to the sums insured shown on your policy schedule

- ✓ Loss or damage caused by accidental damage, fire, theft, vandalism, storm or flood
- ✓ Additional cost of protecting and removing the caravan to nearest repairer and returning it to the licensed holiday static caravan site including the disconnection and re-connection of services, site clearance for which you are responsible following insured damage, repair to mains services following insured damage up to value of £2,500
- ✓ Loss of use, hiring charges up to £50 per day and up to £1,500 and alternative accommodation in any one period of insurance if the caravan becomes uninhabitable as a result of loss or damage that is covered by this policy whilst on holiday.
- ✓ If the caravan is less than 10 years old from new we will replace it without deduction of wear and tear
- ✓ Loss or damage to contents and personal possessions whilst contained in the caravan up to £300 per item unless specified in your policy schedule
- ✓ Locked adjacent storage units cover up to £500 if damage beyond economical repair
- ✓ Caravan equipment, contents and personal effects of locked adjacent storage units up to £250 per item, up to a maximum of £500

Liability to the public

- ✓ We will pay all sums which you are legally liable to pay as damages in respect of accidental injury to third parties or damage to third party property

Personal Accident benefits

- ✓ We will pay up to £10,000 if bodily injury is suffered which results in death or permanent disablement whilst you or any member of your family are:
- ✓ With the caravan; loading, unloading or directly working upon the caravan

Optional Extensions (if selected)

The costs of replacing locks to doors and / or windows in the caravan following loss or theft of keys to the caravan up to a limit of £250

Loss of freezer contents up to £250



What is not insured?

- ✗ For the period 1st November to 31st March inclusive when the caravan is left unoccupied up to 48 hours we will not pay for the first £500 of any one loss or damage caused by escape of water
- ✗ Where the caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, we will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the caravan and all fixed water tanks and pipes are drained
- ✗ Loss or damage to watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicle of any kind or their accessories; cycles or waterborne craft of any description
- ✗ Loss or damage in circumstances where a claim for damage results in the caravan needing new parts or accessories which are found to be obsolete or unobtainable. Our liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge
- ✗ Mechanical or electrical breakdown, failure or damage
- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process
- ✗ Alternative accommodation cover will only apply if your holiday has already commenced and a record is maintained of all hiring charges
- ✗ Theft from the caravan or its contents or adjacent storage units not involving forcible and violent entry.
- ✗ Theft or accidental loss from awnings or toilet tents
- ✗ Any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like
- ✗ Loss or damage of money of any kind, credit or charge cards or business books or documents of any kind
- ✗ Loss or damage caused by Flood to contents stored in adjacent storage units
- ✗ Your policy excess for each and every claim
- ✗ Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees of any electricity or gas authority; and / or a deliberate act of any electricity or gas supply authority withholding or restricting supply
- ✗ Any liability whilst the caravan is attached to a motor vehicle; if the caravan becomes detached from a towing vehicle or any vehicle being used for the

transportation of the caravan



Are there any restrictions?

- ! Personal Liability cover limited to £2,000,000
- ! £1,000 limit in total in any one insurance year in respect of TV sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players
- ! £250 limit in any one insurance year in respect of discs, tapes, compact disks, videos, DVD's and electronic games
- ! Personal accident maximum age is 70, for anyone aged under 16 the benefit is reduced to £500
- ! With **New for Old** cover, the sum insured of your caravan must represent the present day purchase price as new of the caravan or its equivalent model



Where am I covered?



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man.



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 Static 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

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

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

About Us

Your static 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 or by calling them on 0800 111 6768.