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 ad 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 know 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 transportation of the caravan

Personal Accident

- × for anyone aged under 16 or over 75 years old at the time of incident

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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
- ! 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?

✓ You are covered for loss or damage to your caravan within England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must take care to avoid any accident and to prevent any loss or damage to anything covered by this insurance
- **Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**

When and how do I pay?

We will advise you of the full details of when and the options by which you can pay.

When does the cover start and end?

This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy schedule.

How do I cancel the policy?

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.