

Touring Caravan Insurance

Insurance Product Information Document

MyInsurance

Company: MyInsurance

Product: Superior Touring Caravan Insurance

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This document provides a summary of the cover, exclusions and restrictions. It is not personalised to your individual selections. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy documents which are available on request.

What is this type of insurance?

This is a touring caravan insurance policy which provides you protection against loss or damage to your caravan and its contents. The level of cover provided will depend on the cover you select. **Cover may also vary based on the information you have provided to us.**

Cover is provided for:

- The structure of your caravan – including standard manufacturers fixtures, fittings, furnishings and furniture, permanently installed televisions and audio equipment, awnings, equipment and other ancillary equipment relating to the use of your caravan;
- Household goods and personal belongings within the caravan.



What is insured?

- ✓ Loss or damage to your caravan and its contents which occurs within the geographical limits
- ✓ Emergency removal: costs of protecting and removing your caravan following loss or damage, storage costs and re-delivery to your home or storage address
- ✓ Loss of use: hire of another caravan/alternative accommodation or travel expenses to travel home following loss or damage to your caravan
- ✓ Additional Contents cover: cover for outside furniture kept in an awning
- ✓ Friend and family use
- ✓ Your legal liability for bodily injury or damage to property arising out of your ownership, possession or use of the caravan and its contents
- ✓ £20,000 if you suffer accidental permanent injury whilst inside your caravan or in the immediate vicinity of the caravan
- ✓ Up to £1,000 for the cost of returning your caravan in the event that you become unwell and as a result are unable to drive or become injured whilst on a holiday within the geographical limits.



What is not insured?

- ✗ Loss or damage if your caravan is used as your main residence or being used for business purposes
- ✗ Loss or damage if your caravan is left unattended for 7 days or more whilst not at the storage location
- ✗ Loss or damage if the caravan is used by anyone other than you, your family or your friends
- ✗ Accidental injury which is self inflicted, caused under the influence of drink or drugs or occurring whilst the caravan is being towed



Are there any restrictions on cover?

Certain limitations may apply to your policy. For example:

- ! the excess (the amount you have to pay on any claim);
- ! Monetary limits for certain items or types of cover
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Theft cover is restricted to theft as a result of forcible or violent entry to or exit from the caravan



Where am I covered?

- ✓ You are covered for loss or damage to your caravan within the geographical limits specified in the schedule.



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
- You must ensure the caravan is in a sound, roadworthy condition and in a good state of repair
- You must ensure the sums insured on your schedule are adequate
- You must ensure that the weight of the caravan must not exceed the kerb weight of the vehicle being used to tow the caravan (the weight of the towing vehicle including a full tank of fuel and all standard equipment, but not including any passengers or cargo)
- You must fit a wheel clamp and/or hitch lock of proprietary manufacture, or an alternative fully operational security device which has been agreed by us, to the caravan whenever you leave the caravan unattended or whilst the caravan is at the storage address
- **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?

You can cancel this insurance at any time by contacting us. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.