Touring Caravan Insurance

Insurance Product Information Document

Company: MyInsurance **Product:** UK 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 due to accidental damage, fire, theft, vandalism, storm or flood to:

- ✓ The Caravan including permanent fixtures and fittings up to a maximum of £50,000. The maximum limit for your policy is shown on your policy schedule
- ✓ Caravan related equipment, caravan contents and personal effects and caravan awnings up to a combined maximum of £10,000. The maximum limit for your policy is shown on your policy schedule.

Personal Accident

- ✓ Death - £10,000
- ✓ Loss of use of one or more limbs or total loss of sight in one or both eyes - £10,000
- ✓ Permanent total disablement from any occupation - £10,000.

Public Liability

- ✓ Public Liability to a maximum value of £2,000,000.

Additional Benefits included as standard:

- ✓ Additional cost of removing the caravan to nearest repairer and returning it to its usual storage address
- ✓ Alternative accommodation for up to £1,500 if the caravan becomes uninhabitable as a result of loss or damage whilst on holiday or touring. Maximum £50 per day.
- ✓ Contents of adjacent locked storage units up to a maximum £300 in total and £100 in respect of any one article

What is not insured?

- ✘ Loss or damage to money of any kind, credit or charge cards or business books or documents of any kind
- ✘ Loss of or damage to particular excluded items such as but not limited to watches, jewellery, spectacles, cycles for full details see your policy document
- ✘ 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 to the Caravan or vandalism
- ✘ Theft from the Caravan unless forcible or violent means are used to gain entry
- ✘ Theft or accidental loss from Awnings or toilet tents
- ✘ The first amount of each and every claim or occurrence as specified in the schedule as the Excess
- ✘ Where a claim for damage results in the caravan needing parts which are found to be unobtainable our liability will be limited to the last known list price of the part 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 and the like
- ✘ 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 erected and attached to the Caravan when the Caravan is left unoccupied for seven 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 Risk Address or your home address
- ✘ In excess of £250 in total in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games

Personal Accident

- ✘ Benefit shall not be payable under more than one of the items (1-3) in connection with the same bodily injury. Item 3 will only become payable after incapacity has lasted for 52 weeks
- ✘ The maximum age limit in respect of this cover is 70 and benefit is reduced to £500 for persons under the age of 16
- ✘ There will be no liability for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained
- ✘ A number of further exclusions apply for specific examples see the policy wording

Public Liability

- ✘ While the caravan is attached to a mechanically propelled vehicle or resulting from an accident caused by the caravan or part thereof becoming detached from any towing vehicle
- ✘ That arises in connection with any vehicle being used for the transportation of the Caravan
- ✘ For the death or injury of any person arising out of or in the course of their employment by you or any member of Your Family
- ✘ Arising out of the use of any mechanically propelled vehicle/water craft
- ✘ Arising out of the pollution of air, water or soil unless it can be proved to have been caused by immediate discharge consequent upon an accident
- ✘ Of whatsoever nature arising out of or connected with or incidental to any profession, occupation, business or commercial venture
- ✘ Arising directly or indirectly out of the transmission of any communicable disease or condition by any person insured hereunder
- ✘ 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

Additional Benefits

- ✘ Excludes loss or damage to adjacent storage units caused by flood

Are there any restrictions on cover?

- ! Your caravan's value must be less than £50,000
- ! Your caravan must be no more than 30 years old at the start date of this policy
- ! Your caravan cannot be used as a permanent residence
- ! Your caravan cannot be self-propelled
- ! Your caravan cannot be home made, custom built or modified
- ! You must be a permanent UK resident and over 18 years of age

Where am I covered?

- ✓ You are covered for loss or damage to your caravan within the UK, Channel Islands and Isle of Man.

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.