

Caravan Public Liability Insurance

Insurance Product Information Document

Company: Strategic Insurance Services Limited

Strategic Insurance Services Limited (firm ref: 307133) are authorised and regulated by the Financial Conduct Authority

Product: Touring Caravans & Static Caravan Public Liability Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This liability insurance policy provides cover against liability for injury to third parties and third party property damage in connection with ownership of a static or touring caravan which is being used for holiday purposes.



What is insured?

The amount of liability cover you have opted to insure for will be shown on your schedule

- ✓ Legal liability for damages in respect of accidental bodily injury to any person
- ✓ Legal liability for damages in respect of accidental damage to property
- ✓ Indemnity for cross liabilities where the insured comprises of more than one party



What is not insured?

- ✗ War
- ✗ Radioactive and other contamination
- ✗ Communicable disease
- ✗ Indemnity against liability directly or indirectly from asbestos
- ✗ Indemnity against liability in respect of claims for bodily injury caused by or arising from abuse or threat, any form of cruelty, exploitation, molestation, intimate or inappropriate contact or inappropriate behaviour of a sexual nature
- ✗ Indemnity against liability caused by or arising from the ownership or possession or use by you of any aircraft, aerospace device, hovercraft, watercraft or mechanically propelled vehicle; for which compulsory insurance or security is required under any legislation governing the use of the vehicle
- ✗ Damage to property belonging to you
- ✗ Bodily injury to you



Are there any restrictions on cover?

- ! The maximum amount payable for a claim under this policy shall not exceed the amount stated on your schedule
- ! You must be the owner of the Static or Touring Caravan detailed in your schedule
- ! We will only indemnify you against legal liability while the Caravan is being used for holiday purposes
- ! You must give written notice to us as soon as reasonably practicable of any circumstance which may give rise to a claim under this policy with full particulars of such event



Where am I covered?

This policy covers you in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands



What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to prevent damage, prevent accident and bodily injury
- Provide all information and assistance that we may require in the event of a claim
- Notify us immediately if someone makes a claim against you



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

The policy cover will take effect from the date shown on the schedule and will run for 12 months



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, (if this is later) and we will refund the premium you've paid

If you cancel before the cover starts, we'll refund the premium you've paid

If you cancel after the first 14 days of your policy, we'll reduce your refund to pay for the time you were covered. You must give 14 days' notice. If you have made a claim there will be no refund due