Touring Caravan Insurance

Insurance Product Information Document

Insurance Company: Fortegra Europe Insurance Company SE

Intermediary: Strategic Insurance Services Limited

Product: Touring Caravan Insurance

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This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of Insurance?

This is a touring caravan insurance that protects against loss or damage to the touring caravan and its contents subject to the terms and conditions of the policy.

What is Insured?

- ✓ Loss or damage to the touring caravan as a result of accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, storm or flood
- ✓ Additional cost of removing the caravan to nearest repairer and returning it to your home or the caravan's usual storage address following insured damage
- ✓ Alternative accommodation to complete your holiday for up to 15 days at a maximum of £75 per day in any one period of insurance if your caravan becomes uninhabitable as a result of loss or damage that is covered by this policy
- ✓ Caravan contents (excluding high risk items) up to the sum insured as stated on the policy schedule and subject to depreciation

Optional cover subject to eligibility

- ✓ New for old – if the caravan is insured on a new for old basis (as specified on the policy schedule), is no more than 20 years old from new at policy inception, and the sum insured represents the full replacement value as new, you will be paid the value of a new caravan of the same manufacturer and model (or nearest equivalent) in the event that your caravan is lost or damaged beyond economical repair
- ✓ Use abroad – if specified on the policy schedule cover extends to use in the following countries:

  Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland

See terms and conditions for full details

What is not Insured?

- ✘ High Risk items (including but not limited to jewellery, watches, mobile phones, computers, tablets and pedal cycles)
- ✘ Loss or damage to caravan generators or damage to the caravan resulting from use of a generator
- ✘ Chewing, scratching, tearing or fouling by animals
- ✘ The caravan being used as a permanent residence, for any trade, business or profession or while being rented out
- ✘ Theft of caravan contents not involving forcible and violent entry or exit to or from the caravan
- ✘ Mechanical, electrical or computer breakdown, wear and tear, gradual deterioration, water damage or resulting from water leaking through windows, doors, ventilators, body joints or seals, faulty workmanship, design or using faulty materials
- ✘ Loss or damage to awnings caused by weather conditions or if not securely attached
- ✘ Any theft of the caravan when not in use if not stored at your home or a storage address approved by us
- ✘ Any theft of the caravan if left unattended in a lay-by or informal parking area
- ✘ More than £500 for any one single item of caravan contents
- ✘ The policy excess you are liable to pay in the event of a claim as detailed on the policy schedule
- ✘ Anyone towing the caravan if under 18 or over 80 years of age.

Other exclusions apply, see terms and conditions for full details

Are there any restrictions on cover?

! The policyholder must be between 18 and 80 years of age and a resident of the United Kingdom, Channel Islands or Isle of Man
! The caravan can be no more than 20 years old from new at policy inception
! In the event of a total loss of your caravan, we will only settle your claim after you have provided proof that you owned it at the time of the incident resulting in the total loss. We recommend You retain any purchase receipts and that, for touring caravans manufactured after 1992, You also hold a CRiS registration document showing you as the registered owner.

Where am I covered?

- The United Kingdom, Channel Islands and Isle of Man
- If use abroad option is specified on the policy schedule, cover extends to include use in the European countries listed in the policy documentation

What are my obligations?

- You must provide us with honest, complete and accurate information throughout the life of your policy
- You must tell us immediately of any changes in circumstances or information which may affect your policy
- You must observe and fulfil the terms, conditions and clauses of this policy. Failure to do so could affect your ability to make a claim
- You must tell us as soon as possible about any event which may lead to a claim

When and how do I pay?

- You can pay for your policy annually before cover commences or by monthly instalments (an interest charge will apply if you pay by monthly instalments)
- You can only pay monthly instalments by direct debit

When does the cover start and end?

The policy runs for 12 months from the start date as detailed on the policy schedule

How do I cancel the contract?

- If you wish to cancel your insurance you can do so by contacting the broker or agent that sold you the policy, either by telephone, by email or in writing
- Please confirm the date cover is to cease, the reason you wish to cancel the policy, your full name, policy number, address and postcode

See terms and conditions for full details