

Caravan Public Liability Insurance

sagic

Insurance Product Information Document

Company: Salvation Army General Insurance Corporation

Product: Touring Caravans & Static Caravan Public Liability Insurance

Sagic is a member of the Association of British Insurers (ABI), A member of the Financial Ombudsman Service (FOS) and is authorised and regulated by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) – Reg no 202327.

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

Public Liability

- ✓ 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
- ✓ This policy extends touring caravan coverage to 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 for a total period of up to 90 days or the total number of days detailed on your schedule during any period of insurance.



What are my obligations?

- To inform us of any change in circumstance
- To do all that is reasonably possible to prevent damage and prevent accident or bodily injury
- Report all claims to us within 31 days of occurrence
- 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 within 14 days from the date of purchase, or renewal (or from the day you receive your policy or renewal documents, if this is later) and you will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this policy can be cancelled at any time upon your request and provided there have been no claims paid, notified or outstanding, you will receive a pro-rata proportion of the paid premium.