

Static Caravan Insurance

Insurance Product Information Document

Insurance Company:

Fortegra Europe Insurance Company SE

Intermediary:

Strategic Insurance Services Limited

Product:

Static 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 static caravan insurance that protects against loss or damage to the static caravan and its contents subject to the terms and conditions of the policy.



What is Insured?

- ✓ Loss or damage to the static caravan as a result of accidental damage, fire, lightning, explosion, earthquake, theft, malicious acts or vandalism, storm, flood, Subsidence, falling trees, aerials or masts, and only whilst the caravan is in use, loss or damage as a result of freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems
- ✓ Additional cost of removing the caravan to nearest repairer and returning it to the licenced holiday static caravan site including the disconnection and reconnection of services, site clearance and repairs to mains services following insured damage up to a maximum of £5,000 in any one period of insurance
- ✓ Alternative accommodation to complete your holiday for up to £100 per day/£1,000 in any one period of insurance if your caravan becomes uninhabitable as a result of loss or damage that is covered by this policy
- ✓ The cost of replacing the caravan locks following loss or theft of keys up to £250
- ✓ 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 15 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

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)
- ✗ Accidental damage to caravan contents
- ✗ Any theft not reported to the police and a crime reference number obtained
- ✗ Loss or damage caused by wear and tear, rot, fungus, insects, vermin, domestic pets, any gradual operating cause, frost, water seeping in through windows, doors, ventilators, body joints or seals
- ✗ The caravan being used as a permanent residence or for any trade, business or profession
- ✗ Theft of caravan contents not involving forcible and violent entry or exit to or from the caravan
- ✗ The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used
- ✗ More than £1,000 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
- ✗ Fire as a result of lithium-ion batteries being over-charged, short circuiting, being damaged, stored incorrectly or kept in a poor environment or not disconnected when the charge cycle is complete.

Other exclusions apply, see terms and conditions for full details



Are there any restrictions on cover?

- ! The policyholder must be 18 years of age or older and a resident of the United Kingdom, Channel Islands or Isle of Man
- ! The caravan can be no more than 25 years old from new at policy inception and built to the EN1647 standard for caravan lodges, which is suitable for temporary or seasonal holiday use only
- ! 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



Where am I covered?

- The United Kingdom, Channel Islands and Isle of Man



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.