

Static Holiday Caravan Insurance



Insurance Product Information Document

Administered by: Towergate Insurance

Product: Static Caravan Insurance

Towergate is a trading name of Towergate Underwriting Group Limited. Registered in England Company No. 4043759.

Registered Office: 1 Minster Court, Mincing Lane, London EC3R 7AA. Authorised and regulated by the Financial Conduct Authority.

This can be checked on the FCA's register by checking the FCA website at fca.org.uk/register or by contacting them on **0800 111 6768**.

Underwritten by: American International Group UK Limited

American International Group UK Limited is registered in England under number 10737370. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN781109). This can be checked by visiting the Financial Services Register.

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

The Towergate Insurance Static Caravan policy provides cover for your holiday caravan and its contents.



What is insured?

Section 1 – Caravan and Contents

- ✓ Loss or damage resulting from:
 - Fire
 - Storm and flood
 - Theft and attempted theft
- ✓ Escape of water or oil from any fixed heating or domestic water installation, boiler, washing machine, dishwasher or freezer
- ✓ Subsidence of the land on which the holiday caravan stands
- ✓ Spoilage of food in freezers (up to £100)
- ✓ We will insure the amounts that you are legally liable to pay for causing accidental bodily injury, death or disease and accidental damage to material property in connection with the holiday caravan whilst sited on any licensed holiday caravan site
- ✓ Accidental damage to fixed glass, panels, sanitary fixtures, televisions, videos, audio and computer equipment

Optional Cover

- Malicious damage by hirers



What is not insured?

Section 1 – Caravan and Contents

- ✗ Money, jewellery, gold, silver and articles of precious metal, watches, cameras, furs, pictures, works of art, curios and stamp, coin and other collections, pedal cycles, sports equipment, fishing equipment, boating equipment and surfboards
- ✗ We do not cover damages to gates and fences
- ✗ Loss of or damage to televisions, personal computers, audio and video equipment occurring between the closing and opening dates of the site or while the home is unoccupied
- ✗ Loss or damage caused by or resulting from the escape of water following the freezing of fixed water or heating systems occurring between 1st November (or the closing date of the site if earlier) and 31st March unless the holiday caravan is occupied
- ✗ Legal liability for property does not include property belonging to you or held in trust by or in the custody or control of you or your family



Are there any restrictions on cover?

- ! When the home is unoccupied for more than 30 days restrictions on cover applies, please refer to the policy wording for full restrictions
- ! Single article limit on contents is £250 per item unless specified in the schedule
- ! We will not pay more in total than the sum insured for home and contents shown in your policy schedule
- ! If the sum insured is less than the full replacement cost, we will pay the same proportion of the loss or damage as the sum insured bears to the full replacement cost
- ! The value of the claim must exceed the excess amount on your policy, this amount can be found on the policy schedule
- ! The maximum amount we will pay for damages and claimants' costs for legal liability claims arising from one cause is £2,000,000
- ! Any amount exceeding the sums insured and/or limits stated in the policy wording or schedule
- ! For your contents in the open, the most we will pay, for any one claim, is £200



Where am I covered?

✓ United Kingdom



What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must inform the police as soon as reasonably practicable of any theft, malicious damage, vandalism or loss of property



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

Cancellation within 14 days of purchase or renewal

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided within 14 days of receiving the policy. We may charge you on a pro rata basis (including Insurance Premium Tax) for the time we have provided cover for you. The balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim.

Cancellation outside of 14 days period

You have the right to cancel your policy at any time by telling us either in writing or by telephone using the contact details set out in the policy. We will charge you the pro rata premiums for the time you have been on cover (including Insurance Premium Tax), plus any cancellation fee that we may apply for the time. The balance of the premium will be returned to you but there will be no refund where you are cancelling the policy following a claim.

Please note: if you have purchased your policy through a broker, please contact them to cancel your insurance.