

# Static Caravan Insurance

## Insurance Product Information Document

Company: UK General Insurance Ltd

Product: CaravanPlan Static Caravan Policy

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101. This insurance is underwritten by Watford Insurance Company Europe who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869

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 insurance will provide cover against the loss, theft or damage to your caravan and its contents. The Insurance offers optional cover for: **Caravan Contents and Family and Friends Cover**



#### What is insured?

Up to the sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule for;

- ✓ Fire, smoke, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Escape of water or oil
- ✓ Theft
- ✓ Malicious damage
- ✓ Subsidence
- ✓ Falling trees, aerials or masts
- ✓ Public Liability
- ✓ Additional costs for:
  - Alternative Accommodation or Ground Rent
  - Frozen Food
  - Removal of debris and re-siting
  - Loss and Theft of Keys
- ✓ Public Liability up to £2,000,000

**Optional Caravan Contents**

**Optional Family and Friends Cover**



#### What is not insured?

- ✗ The excess as stated on your policy schedule
- ✗ Loss or damage caused deliberately or maliciously by you or your family/friends
- ✗ Loss or damage caused by; insects, vermin, mould, wear and tear, exposure to light and domestic pets
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Theft or accidental loss of caravan contents unless there is evidence of forcible, violent or visible entry or exit to or from the caravan
- ✗ Loss or damage to your Personal possessions
- ✗ Your caravan cannot be used as a permanent residence or used in connection with any trade, business or profession



#### Are there any restrictions on cover?

- ! We will not pay more than £500 for any one item
- ! We will not pay more than £2,500 for the removal, site clearance and reconnection of services
- ! We will not pay more than £100 per day, up to a maximum of £1,500 for alternative accommodation
- ! We will not pay more than £250 for frozen food
- ! We will not pay more than £1,500 to replace lost or damaged keys



## Where am I covered?

- ✓ The policy will cover you in your caravan within the United Kingdom.



## What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy. You must notify CaravanPlan as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify CaravanPlan of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments. Payment can be made by Direct Debit or with a credit or debit card.



## When does the cover start and end?

Your cover is valid for the period of insurance as shown on your policy schedule.



## How do I cancel the contract?

You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days, we will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided. If you pay for your policy by monthly instalments you must pay the remainder of your monthly instalments or pay the remainder of the annual premium in full.

To cancel your policy please contact CaravanPlan on 0343 227 0841