

Touring Caravan Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd

Product: CaravanPlan Touring 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 you protection against the loss, theft or damage to your caravan and caravan contents and equipment. The insurance offers optional cover for; Caravan Contents and Equipment, European Cover 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, explosion, lightning, or earthquake
- ✓ Storm or flood
- ✓ Theft
- ✓ Malicious damage
- ✓ Public Liability
- ✓ Additional costs for:
 - Caravan Recovery and Re-delivery to the nearest repairer and returning it to its usual storage address or your home
 - Alternative accommodation
 - Loss and Theft of Keys
 - Driver Illness
- ✓ Public Liability up to £2,000,000

Optional Caravan Contents and Equipment

Optional European Cover

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 due to mechanical or electrical breakdown
- ✗ Loss or damage to the awning when erected and attached to the caravan when the caravan is not in use
- ✗ 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
- ✗ Any liability claim outside Europe
- ✗ 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?

- ! If the caravan is left detached from the towing vehicle and unattended, the caravan must be secured by a hitch lock and a wheel-clamping device
- ! If the caravan is left unattended and hitched to the towing vehicle, the caravan must be secured by a wheel-clamping device
- ! We will not pay more than £300 for any one item
- ! We will not pay more than £600 for driver illness cover
- ! 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 £1,500 to replace loss or damaged keys



Where am I covered?

- ✓ The policy will cover you in your caravan within England, Scotland, Wales, the Channel Islands, Isle of Man and Northern Ireland.
- ✓ If you have chosen Optional European Cover, you will be covered to travel in Europe for up to 180 days.



What are my obligations?

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out, make changes to, or renew 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 or you may be charged an additional premium. 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