

# Static Caravan Insurance

## Insurance Product Information Document



Company: Zenith Insurance Plc

Zenith Insurance Plc authorised Insurer, registered in Gibraltar (Reg. No. 84085)

Zenith Insurance Plc is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services

Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential

Regulation Authority in respect of underwriting business in the UK (No. 211787).

This document provides a summary of the key information relating to this Caravan insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [ZIPSTATICCARA02/18]

### What is this type of insurance?

**Caravan Insurance** - Static Caravan Insurance policies provide cover for damage following an accident, fire or theft.



### What is insured?

- ✓ Cover against loss or damage to the caravan (sum insured specified on your policy schedule).
- ✓ Contents cover (if sums advised and requested, shown on policy schedule)
- ✓ Equipment Cover (if sums advised and requested, shown on policy schedule)
- ✓ Awning Cover (if requested, shown on policy schedule)
- ✓ Emergency Removal - If you suffer an insured loss away from your home, the policy will cover the costs of recovering your caravan. The policy will also pay for re-delivery once your caravan has been repaired
- ✓ Loss of use -hotel accommodation up to £75 a day for up to 14 days or hire another caravan for up to £75 per day for up to 14 days
- ✓ Public Liability - up to £2,000,000.



### What is not insured?

- ✗ Loss or damage to contents while the caravan is out of use except for standard caravanning equipment.
- ✗ Loss or damage to tyres unless caused by an insured event.
- ✗ Loss or damage to the caravan while being transported.
- ✗ Loss or damage to china, glass or porcelain, money, valuables (for example watches, computers, laptops, binoculars, mobile phones, video or photographic equipment, digital camcorders, portable audio equipment), firearms, wines, spirits, and tobacco goods.
- ✗ Wear, tear and loss in value
- ✗ Any loss, damage or liability if the caravan is being used as a permanent residence.
- ✗ You will have to pay an amount towards each claim the excess - £100



## Are there any restrictions on cover?

- ! Any losses, expenses or costs that are not directly caused by an insured peril.
- ! Any loss, damage or liability caused by war, invasion, revolution, terrorism or any similar event.
- ! Any loss or damage resulting from pressure waves from aircraft or other flying objects travelling at or above the speed of sound.
- ! Any loss damage or legal liability or bodily injury directly or indirectly caused by or arising from:
  - ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous Static properties of any explosive nuclear equipment or any part of it.
- ! Any loss, damage or liability if the caravan is not being kept at the site address shown on the schedule.
- ! Any loss or damage caused by or resulting from water leaks, if the water and central heating systems have not been drained during the off-season closure of the site.
- ! Any loss, damage or liability if the caravan is used for anything other than for private, social, domestic and pleasure purposes.
- ! Any loss, damage or liability which happens before the start of this policy.
- ! Any loss, damage or liability caused deliberately by you or a permitted user of the caravan.
- ! You must write and tell us immediately of any changes in your circumstances which affect this insurance. (This includes any changes in storage and security arrangements.) If you do not tell us straight away, your claim may not be valid.
- ! Your policy cover will be inoperative and of no effect if the vehicle is being used as a permanent residence.
- ! Any loss, damage or liability if the caravan is not anchored firmly to the ground in all 4 corners at all times.



## Where am I covered?

You are covered whilst in:

- ✓ The UK



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



## When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



## When does the cover start and end?

The cover lasts for one year and the dates of cover are specified on your policy schedule.



## How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.