

Touring 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. [ZIPTOURCARA02/18]

What is this type of insurance?

Caravan Insurance - Touring 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?

- ✗ Theft of Caravans that are not protected by a hitchlock and wheel clamp whilst unattended and detached from the towing vehicle.
- ✗ Theft of Caravans that are not protected with a wheel clamp and left unattended whilst attached to the towing vehicle.
- ✗ Theft of contents whilst outside the caravan, if not being kept in an awning.
- ✗ Theft of money, firearms, wines, spirits and tobacco goods, caravan generators or valuables i.e. precious metals, china, glass, porcelain, jewellery, fur, watches, video or photographic equipment, computers, laptops, tablet computers, personal digital assistants (PDAs), binoculars, telescopes, phones, pictures, works of art, antiques, stamps, medal and coin collections, sporting equipment and portable audio equipment and therefore these should not be included in the sum insured.
- ✗ Theft of or loss or damage to the caravan while the caravan is not being used unless it is kept at your permanent home or at a storage address you have written and told us about and which we have accepted.
- ✗ Theft of contents unless there is evidence of forcible or violent entry or exit to or from the caravan.
- ✗ Theft of electronic or electrical equipment whilst left in the caravan when it is not in use.
- ✗ You will have to pay an amount towards each claim (the excess £100).



Are there any restrictions on cover?

- ! You must keep to the terms and conditions of this policy.
- ! It is a condition of this policy that whenever the caravan is left unattended and detached from the towing vehicle, you will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If the caravan is left unattended while attached to a towing vehicle you must fit a wheel clamp.
- ! You must take all reasonable steps to prevent or reduce loss or damage to the caravan and contents.
- ! You must maintain the caravan in a sound, roadworthy condition and keep it in good repair.
- ! You must not leave awnings up and attached to the caravan unless it is in use.
- ! 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, your policy may not be valid.
- ! We will not pay for any claim which is in any way fraudulent or exaggerated. We may also make this insurance invalid and recover any money we have paid to you or your representative. We will also retain any premium that you have paid.
- ! If your caravan is deemed beyond economical repair during the period of insurance of this policy, all cover will end from the date of the loss and we will deduct premiums you owe from any claim settlement.
- ! Loss or damage in respect of theft or attempted theft of your Tourer may be excluded if you have notified us of a tracking device fitted to your Unit and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! 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, your policy may not be valid.
- ! Your policy cover will be inoperative and of no effect if the vehicle is being used as a permanent residence.



Where am I covered?

You are covered whilst in:

- ✓ UK
- ✓ Any member of the European Union for up to 280 days in total in any period of insurance
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 280 days in total in any period of insurance

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



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.