

# Caravan Insurance

## Insurance Product Information Document

### Company: AmTrust Europe Limited

Registered in the UK, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.

### Product: Cover4Caravans Touring Caravan

This document contains some important facts about AmTrust Caravan Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

Caravan Insurance provides cover against loss or damage to the caravan and its contents which happens within the geographical limits.



#### What is insured?

The cost of repairing or replacing the caravan and its contents as a result of loss or damage caused by:

- ✓ Fire, explosion, lightning and earthquake;
- ✓ Storm or flood;
- ✓ Accidental damage;
- ✓ Malicious acts or vandalism;
- ✓ Theft or attempted theft.

We will also pay the costs for the following:

- ✓ Emergency removal – If your caravan cannot be moved as a result of loss or damage while in use, we will pay for you to recover and redeliver the caravan;
- ✓ Loss of use – If you cannot stay in your caravan as a result of loss or while in use and you continue with your holiday, we will pay the extra costs you have to pay for hotel accommodation (not including food and drink) up to £75 a day for 14 days or hire costs for a replacement caravan up to £75 a day for 14 days;
- ✓ Public liability – We will cover you for up to £2,000,000 for any amounts you legally have to pay for causing accidental bodily injury, death or to property arising out of you owning or using your caravan.



#### What is not insured?

- ✗ Theft of caravans that are not protected by a hitchlock and wheel clamp(s);
- ✗ Theft of or loss or damage to the caravan while the caravan is not in use unless it is kept at your home or storage address;
- ✗ Theft of or loss or damage to the caravan while in use, if left in communal parking area, on public roads or highways;
- ✗ Theft of contents unless there is evidence of forcible and violent entry or exit to or from the caravan;
- ✗ Accidental damage to contents and valuables unless as a result of a road traffic accident;
- ✗ We will not cover public liability arising from you towing the caravan (This cover should be provided by the towing vehicle's insurance. Please check your motor insurance and licence documents).



#### Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Your caravan sum insured must cover the cost of a new caravan;
- ! Where a claim for loss or damage results in the caravan or contents needing new parts and these are found to be obsolete or unobtainable, the claim will be limited to the last known list price of the part, together with the appropriate fitting charge;
- ! £250 limit for any one single item insured under the Contents section.



### Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands)
- ✓ Up to 240 days in any one period of insurance within the European Union, Norway and Switzerland.



### What are my obligations?

- 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 a twin axle Caravan both axles must have a wheel clamp fitted. If left unattended while attached to the towing vehicle you must fit a wheel clamp. If a twin axle Caravan both axles must have a wheel clamp fitted;
- You must not leave awnings up and attached to the caravan unless it is in use;
- You must tell us immediately of any changes to the information have provided (this includes any changes in storage and security arrangements). If you do not, your policy may not be valid;
- You must maintain the caravan in a sound, roadworthy condition and keep it in a good state of repair;
- A serial, VIN or chassis number must be provided at inception of the policy for pre-1992 caravans. For post-1992 caravans, you will need to provide the CRIS (Caravan Registration and Identification Scheme) number at inception of the policy;
- If you need to make a claim: Please call AmTrust Europe Limited on 0115 934 9818 (9am-5pm Mon- Fri) as soon as possible. When submitting a claim form please provide your policy number which can be found on your policy schedule and tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious acts or vandalism.



### When and how do I pay?

Please speak to your insurance broker Cover4 on 0800 970 7172 or by email: [cover4caravans@alanblunden.co.uk](mailto:cover4caravans@alanblunden.co.uk) who will be able to confirm this information.



### When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule.



### How do I cancel the contract?

To cancel your policy please contact your broker Cover4 on 0800 970 7172 or by email: [cover4caravans@alanblunden.co.uk](mailto:cover4caravans@alanblunden.co.uk). Cancellations made within the first 14 days of purchase receive a full refund, after 14 days a pro-rata refund will be provided subject to an administration fee.