

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 Static Caravan

This document contains some important facts about Cover4caravans Static Caravan Insurance. It is only a summary of cover to help assist you in making an informed purchase decision. Complete pre-contractual and contractual information about this product is provided in your policy wording. Please take time to read your policy documents, together with your policy schedule, to make sure you understand the cover it provides.

What is this type of insurance?

Cover4caravans Static Caravan Insurance provides cover following loss or damage to the caravan and its contents caused by an insured event, which happens within the geographical limits shown below.



What is insured?

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

- ✓ Fire or explosion;
- ✓ Storm, flood, earthquake, lightning or thunderbolt;
- ✓ Accidental damage (to the caravan only);
- ✓ Malicious acts or vandalism;
- ✓ Theft or attempted theft.

We will also pay the costs for the following:

- ✓ **Caravan removal** – If your caravan suffers loss or damage by an insured event, we will meet the additional costs necessarily incurred in disconnecting and removing the caravan to a repairer we have agreed and re-delivery from the repairer and reconnection of the caravan at the site address shown in the schedule;
- ✓ **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 up to 14 days or hire costs for a replacement caravan up to £75 a day for up to 14 days;
- ✓ **Loss of keys** - We will pay up to a maximum of £250 in respect of replacement locks and keys to doors and/or windows for your caravan following loss of your caravan keys;
- ✓ **Public liability** – We will cover you for up to £5,000,000 for any amounts you legally have to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of you owning or using your caravan.



What is not insured?

- ✗ Contents as a result of theft, unless there is evidence of forcible and violent entry or exit to or from the caravan;
- ✗ Theft or attempted theft from the caravan unless there is evidence of forcible and violent entry or exit to or from the caravan;
- ✗ Accidental damage to contents and valuables;
- ✗ Loss of, or damage to your caravan keys and replacement locks over £250 for any one claim;
- ✗ Electrical items whilst in the caravan when it is not in use;
- ✗ Loss or damage resulting from awnings being left up and attached to the caravan whilst the caravan is not in use;
- ✗ Loss or damage caused by water damage if the water and central heating system have not been drained during the closing of the site;
- ✗ Loss or damage if the caravan is being used as a permanent residence;
- ✗ Loss or damage to the caravan while it is being transported;
- ✗ We will not cover public liability arising while you are using the caravan as part of your job or whilst the caravan is being transported.



Are there any restrictions on cover?

- ! Please refer to your policy schedule for any excesses or endorsements that may apply;
- ! Any amounts in excess of the cover limits you have selected;
- ! £250 limit for replacement locks and keys;
- ! £500 limit for any one single item insured under the Contents section;
- ! 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 take premiums you owe from any amount we pay as your claim.



Where am I covered (Geographical Limits)?

- ✓ United Kingdom (England, Wales, Scotland, Northern Ireland) the Isle of Man and the Channel Islands.



What are my obligations?

- The caravan must be securely anchored at all four corners to a firm solid base at all times;
- The water and central heating systems must be drained during the closing of the site;
- 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 you provide (this includes any changes in storage and security arrangements). If you do not, your policy may not be valid;
- 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?

You can pay for this insurance either annually or monthly. Please speak to your insurance intermediary Cover4 on 01702 606 301 or by email: cover4caravans@alanblunden.co.uk who will explain this to you and help you with the process.



When does the cover start and end?

Your period of insurance will be shown on your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your insurance intermediary Cover4 on 01702 606 301 or by email: cover4caravans@alanblunden.co.uk. Provided no claims have been made and no incidents which are likely to give rise to a claim have occurred, 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 the deduction of an administration fee.