

Caravan Insurance

Insurance Product Information Document

Company: AmTrust Europe Limited

AmTrust Europe Limited is registered in England & Wales, Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189.

Product: Caravan Protector

This document contains some important facts about AmTrust Caravan Protector. 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?

AmTrust Caravan Protector Insurance provides cover following loss or damage to the caravan and its contents caused by an insured peril, 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 (to the caravan only).
- ✓ 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 to recover, remove or re-deliver the caravan to you at your storage address as shown in the schedule.
- ✓ **Loss of use** – If you cannot stay in your caravan as a result of loss or damage 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.
- ✓ **Additional contents cover** – When the caravan is in use, we will cover loss or damage to the outside furniture kept in an awning as a result of the insured perils referred to in your policy wording, provided that the cost of doing so does not exceed the contents sum insured;
- ✓ **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 disease, accidental loss or damage to property arising out of you owning or using your caravan.



What is not insured?

- ✗ Theft of caravans that are not protected by a wheel clamp(s) / wheel lock(s) and a hitchlock;
- ✗ 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 force and violence used in entry or exit to, or from the caravan;
- ✗ Theft of contents whilst they are outside the caravan;
- ✗ Accidental damage to contents and valuables, with the exception of contents if the claim is as a result of a road traffic accident;
- ✗ Loss or damage resulting from awnings being left up and attached to the caravan whilst the caravan is not in use;
- ✗ Loss or damage if the caravan is being used as a permanent residence;
- ✗ Loss, damage or legal liability directly or indirectly arising as a result of the caravan being loaned, leased or hired to any person other than your immediate family;
- ✗ 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 excess does not apply if loss or damage occurred whilst the caravan was stored or permanently parked at a CaSSOA registered site;
- ! Any amounts in excess of the cover limits you have selected;
- ! £250 limit for any one single item insured under the Contents section;
- ! If your caravan is deemed beyond economical repair during the period of insurance, 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, Scotland, Wales, Northern Ireland), the Isle of Man and the Channel Islands and, for any period of no more than 240 days in any one Period of Insurance, 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 / wheel lock and a hitchlock. If a twin axle Caravan both axles must have a wheel clamp / wheel lock fitted. If left unattended while attached to the towing vehicle you must fit a wheel clamp / wheel lock. If a twin axle Caravan both axles must have a wheel clamp / wheel lock fitted.
- You must not leave awnings up and attached to the caravan unless it is in use.
- You must tell your insurance intermediary immediately of any changes to the information you have provided (for example the use of your caravan, security arrangements and the sums insured or storage address shown on your schedule). 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 for pre-1992 caravans in the event of a claim. For post-1992 caravans, you will need to provide us with the CRIS (Caravan Registration and Identification Scheme) number. You will be required to provide the CRIS registration document, in your name, in the event of a total loss of the caravan.
- If you need to make a claim: Please contact the Claims Administrator, detailed in your schedule, as soon as possible. When submitting a claim 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 intermediary detailed on your policy schedule who will be able to confirm this information.



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 detailed on your policy schedule. Provided no claims have been made or incident has arisen which is likely to give rise to a claim, cancellation made within the first 14 days of purchase will result in a full refund being given. After 14 days any return of premium due to you will depend on whether you pay a monthly or annual premium. Please note that your Insurance Intermediary may charge a cancellation fee. Please refer to your schedule and Terms of Business Agreement for further information on what these charges are.

No return of premium will be given if a claim has occurred during the period of Insurance.