

Caravan Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited

Product: Cover4caravans Static Caravan

AmTrust Specialty Limited is registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

This document contains some important facts about Cover4caravans Static Caravan Insurance. It is only a summary of cover to help assist you with purchasing this insurance policy; all information, including the full terms and conditions 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 provided in this document.



What is covered?

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 damage 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 due to 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 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 for 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 from you owning or using your caravan.



What is not covered?

- ✗ Theft or attempted theft from the caravan unless there is evidence of forcible and violent entry to the caravan or exit from the caravan;
- ✗ Accidental damage to contents and valuables;
- ✗ Loss of your caravan keys 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 fire as a result of a log burner or open fire, if the terms and conditions of this policy have not been complied with;
- ✗ 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 due to you using the caravan as part of your job or whilst the caravan is being transported.

Are there any restrictions on cover?



- ! Your policy schedule will show any excesses that you have to pay or endorsements that may apply;
- ! Any amounts above the cover limits you have selected on your policy schedule. The cover limits are the maximum amount we will pay;
- ! £250 limit for replacement locks and keys;
- ! £500 limit for any one single item covered 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.
- ! Once your caravan reaches 10 years of age your claim will be settled on a market value basis. You must ensure the sums insured cover the market value of a caravan of the same condition, age, make and model.



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?

- Your chosen caravan sum insured (shown in the schedule) must cover the cost of the current market value of the caravan and is the maximum amount we will pay;
- You must keep to the terms and conditions of this policy, and if you have a Open Fire or Log Burner, please make sure you read the General Condition shown in your policy wording;
- 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 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?

You can pay for this insurance either annually or monthly. Please speak to your insurance broker, 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.

There is no cover in place outside the dates shown on your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your insurance broker, Cover4 on 01702 606 301 or by email: cover4caravans@alanblunden.co.uk.

Provided you have not made a claim and no incident has arisen which is likely to cause you to a claim, a full refund of your premium will be given to you if you cancel the policy within the first 14 days of purchase.

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 broker may charge a cancellation fee. Please refer to your schedule and Terms of Business Agreement for further information on what these charges are.