

Caravan Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited

Product: Caravan Protector

AmTrust Specialty 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. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk.

This document contains some important facts about AmTrust Caravan Protector. It is only a summary of cover to help you decide whether or not to buy this insurance policy; and all information, including the full terms and conditions about this product are 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 event, which happens within the geographical limits shown below under 'Where am I covered?'.



What is covered?

Section 1: 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 damage (damage caused on purpose) or vandalism
- ✓ Theft or attempted theft

If your loss or damage is covered by one of the above, we will pay these extra costs:

- ✓ **Emergency removal** – If your caravan cannot be moved due to 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 policy 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 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 due to the insured perils referred to in your policy wording, provided that the cost of doing this is not more than the contents sum insured.
- ✓ **Section 2: Public liability** – We will cover you 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 as a result of you owning or using your caravan.



What is not covered?

- ✗ Theft of caravans that are not protected by a wheel clamp(s) / wheel lock(s) and a hitchlock.
- ✗ Theft of the caravan, 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 to gain entry to the caravan or exit from the caravan.
- ✗ Theft of contents whilst they are outside the caravan.
- ✗ Accidental damage to contents and valuables, apart from contents if the claim is as a result of a road traffic accident.
- ✗ For loss or damage resulting from awnings being left up and attached to the caravan whilst the caravan is not in use.
- ✗ For loss or damage if the caravan is being used as a permanent residence.
- ✗ For loss, damage or legal liability 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 while you are 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?

- ! Your policy schedule will show any excesses that you have to pay or endorsements that may apply. Your excess does not apply if loss or damage happened whilst the caravan was stored or permanently parked at a CaSSOA registered site.
- ! Any amounts above the cover limits you have selected on your policy schedule.
- ! £250 limit for any one single item covered under the Contents section.
- ! If your caravan is considered to be beyond economical repair (when the estimated repair cost is more than the replacement cost), during the period of insurance, all cover will end from the date of the loss and we will take any premiums you owe from any amount we pay as your claim.
- ! If your caravan is more than 5 years old, your claim will be settled on a market value basis. You must make sure 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, Scotland, Wales, Northern Ireland), the Isle of Man and the Channel Islands; and
- ✓ European Union, Norway and Switzerland for a period of up to 240 days in any one Period of Insurance.



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.
- If your caravan is 5 years old or less, you may be entitled to New for Old cover, for this to apply, you must make sure that your sum insured covers the cost of a new caravan of the same make and model.
- The contents sum insured as shown on your schedule is the maximum amount we will pay.
- Whenever the caravan is left unattended and detached from the towing vehicle, you must 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 broker 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 policy 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 need 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 policy 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 damage or vandalism.



When and how do I pay?

Please speak to your insurance broker shown on your policy schedule, who will explain this to you and help you with the process, including how often payments are required and when they are due to be paid.



When does the cover start and end?

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

There is no cover in place before or after the dates shown on your policy schedule.



How do I cancel the contract?

To cancel your policy please contact your insurance broker detailed on your policy schedule.

Provided you have not made a claim and nothing has happened which is likely to cause you to claim, a full refund of your premium will be given to you if you cancel the policy within the first 14 days of taking it out.

After 14 days, any premium refund 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 policy schedule and Terms of Business Agreement for further information on what these charges are.

No premium will be refunded if you have made a claim during the period of Insurance.