Caravan Insurance

Insurance Product Information Document

Company : My Holiday Home Insurance **Product: Touring Caravan**

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This document provides a summary of the key information relating to this Touring Caravan Insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions provided in the full policy documentation.

What is this type of insurance?

This is a Touring Caravan insurance policy. It is designed to provide cover to protect you against loss or damage to your caravan and its contents (see optional covers below) including your liability to others.

What is insured?

For a full list of what is covered, please refer to the Policy Documentation

- ✓ Loss or damage to the Caravan including permanent fixtures & fittings such as built in furniture & appliances, steps, carpets, and upholstery.
- ✓ Replacement as New - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 180 months from purchase new, your schedule showing New for Old cover and the sum insured representing the present-day purchase price of the caravan.
- ✓ Property Owners Liability- indemnity in respect of injury to third parties up to £2 Million.

Optional covers

- Loss or damage to Contents and Equipment used in conjunction with the caravan - including articles of personal use, clothing, luggage, motor movers, wheel-clamps and general household goods while contained within the caravan subject to a single article limit of £500.
- Awning Replacement as New – in the event of the awning being lost or damaged beyond economic repair within 7 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.
- Protected No Claims Bonus – in the event of a claim we will not reduce your no claims bonus.
- Continental Touring Use - cover for temporary visits to Europe (members of the European Union, Norway & Switzerland)
- Theft Cover – Loss, Damage or Liability arising from any Theft or Attempted Theft of the caravan
- Towing Cover – Loss, Damage or Liability arising from the caravan being towed on the road.

What is not insured?

For a full list of what is not covered, please refer to the Policy Documentation

- ✗ Any loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- ✗ Excludes cover for: Valuables, any living creature, mobile telephones, personal computers, personal effects, credit cards, money and any item used for a trade or profession.
- ✗ Any loss or damage caused by mechanical or electrical breakdown.

Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Documentation

- ! We will not pay the first part of a claim. This is known as the excess. Your excesses will be detailed on your Policy Schedule.
- ! An additional excess applies to any Loss, Damage or Liability arising when the caravan is being towed by any person other than You.

Where am I covered?

✓ Our policy will cover you in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must maintain your caravan in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must act to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the policy schedule.

When and how do I pay?

You can pay your premium either all at once by credit / debit card, bank transfer or cheque. Alternatively, you can choose to spread your payment over monthly direct debits.

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.

How do I cancel the contract?

If you wish to cancel your policy you should contact us either by telephone on 01604 946787, by email at info@MyHolidayHomeInsurance.co.uk or in writing to My Holiday Home Insurance, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

- If cancelled **within 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, the premium will be refunded in full.
- If cancelled **outside of 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, we will refund your premium subject to short-term period cancellation rates, minus a £10 cancellation fee plus Insurance Premium Tax.