

# Touring caravan insurance

## Insurance Product Information Document



**Company: Royal & Sun Alliance Insurance Ltd;** registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 202323).

**Product: Caravan Guard touring caravan insurance;** registered in England (No. 04036555) at New Road, Halifax, West Yorkshire, HX1 2JZ; regulated and authorised by the Financial Conduct Authority (No. 310409).

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

Cover for your touring caravan, as detailed on your policy schedule.



#### What is insured?

- ✓ Accidental damage, fire, theft, storm and flood cover whilst touring or in storage.
- ✓ Loss or damage to the touring caravan, whilst it is:
  - a) being used for social, domestic and pleasure purposes by you.
  - b) being towed and whilst detached.
  - c) in the custody or control of, any caravan manufacturer, dealer, repairer, engineer or road vehicle recovery service.
  - d) within the United Kingdom, the Channel Islands and the Isle of Man.
- ✓ Loss or damage to your caravan and equipment by any insured cause, subject to policy sums insured.
- ✓ Equipment cover whilst it is in, or about, the caravan or towing vehicle and whilst being stored at your home.
- ✓ Recover and redelivery of the touring caravan if it is disabled by an insured cause.
- ✓ Ill driver cover whilst in the United Kingdom, if the driver becomes too ill to drive and no other passenger is able to drive.
- ✓ Legal liability up to £5,000,000 for compensation arising from the ownership, custody or control of the caravan.
- ✓ Fatal injury cover up to £25,000 for you or your family for accidental injury inside or within the immediate vicinity of the caravan, which proves fatal.

#### Optional covers which may apply if eligible – shown on your schedule if applicable:

- European cover (up to 180 or 240 days per policy period, as per your schedule), covers listed above extended to include whilst in Europe (with the exception of ill driver cover which is only available in the United Kingdom).
- New for old touring caravan and equipment replacement (subject to adequate sums insured and maximum age).
- Personal possession cover whilst at your touring caravan.

**Continued on reverse**



#### What is not insured?

- ✗ High risk items.
- ✗ Any value or usage in excess of the schedule limits.
- ✗ Your policy excess, this is the part of the claim you have to pay.
- ✗ Where the touring caravan is being used for a purpose not included under the policy.
- ✗ Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration.



#### Are there any restrictions on cover?

- ! Theft or attempted theft cover will not apply unless:
  - You have complied with the security and storage requirements as per your schedule and policy booklet.
  - All security devices detailed on your schedule are in full and effective use and order when your touring caravan is unattended and detached from the towing vehicle.
- Or where:
  - The ignition key or anything that replaces it (such as a special card) is left in or about the towing vehicle or your caravan.
  - The caravan is unoccupied, unless there has been violent or forcible entry.
- ! Loss or damage caused by chewing, scratching, tearing, or fouling by domestic animals.
- ! Malicious damage or theft by, or with the collusion of, any occupant or user.
- ! Cover is limited to £300 for any one personal possession.

**Continued on reverse**



## What is insured?

- Emergency accommodation or caravan hire options if your touring caravan is damaged whilst on holiday.
- Protected no claims discount, if applicable we will not reduce your no claim discount unless more than two claims happen over three consecutive periods of insurance.



## Are there any restrictions on cover?

- ! Between the 1st November and 15th March, we will not pay for damage caused by water freezing in any fixed water or heating installation or damage by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation unless you drain down all your caravan's water systems and internal sanitary systems when the caravan is not in use.



## Where am I covered?

- ✓ This policy is designed to cover your structure, and where included contents and personal possessions whilst on the site specified in the schedule within England, Northern Ireland, Scotland, Wales, the Channel Islands or the Isle of Man, including transit between them.
- European cover, applicable whilst in the continent of Europe, is optional and only applies if confirmed as being in force on your schedule.



## What are my obligations?

- To provide us with honest, complete and accurate information throughout the life of your policy.
- To disclose any information or change in circumstances which may affect your policy, including but not limited to a change in touring caravan, change in site, maintaining adequate sums insured.
- To take all reasonable steps to safeguard the touring caravan, contents, and personal possessions against loss or damage.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.
- To tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.



## When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.



## When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.



## How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your documentation to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to [cancel@caravanguard.co.uk](mailto:cancel@caravanguard.co.uk).
- calling us on 01422 396 777.

In all of the above scenarios you must confirm your policy number, and the time and date cover is to cease.