



CARAVAN INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Touring

(registered in England and Wales no: 294940)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; the sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your touring caravan.



What is insured?

- ✓ Loss or damage to the touring caravan, contents / accessories by accidental damage, fire, flood, storm or theft.
- ✓ Accidental damage, fire or theft of the awning.
- ✓ Replacement of your touring caravan when it has been stolen or totally destroyed with a new one of the same make or model.
- ✓ European Use - Loss or damage to the touring caravan, contents / accessories by accidental damage, fire, flood, storm or theft.
- ✓ Removal and delivery costs.
- ✓ Reasonable alternative comparable accommodation whilst your touring caravan is uninhabitable whilst away from the specified caravan location.
- ✓ Reasonable cost of returning your touring caravan home or standard class rail fares where the driver of the towing vehicle becomes ill.
- ✓ Death whilst you are maneuvering your caravan.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of the touring caravan.
- ✓ Family member cover.



What is not insured?

- ✗ Loss or damage due to flooding unless daily inspections of the touring caravan and the touring caravan's location specified in your policy schedule is carried out.
- ✗ Storage costs.
- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for old if your caravan sum insured is less than the replacement value as new.
- ✗ Loss or damage to an awning by weather conditions.
- ✗ Driver cover: any illness or injury occurring before the journey began.
- ✗ Death not occurring within 90 days and as a direct result of the incident causing the injury.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person using the touring caravan with your permission or consent.
- ✗ All losses must be substantiated by dated receipts for insured property or for any costs incurred.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions
- ! Use of the touring caravan for anything except social, domestic or pleasure purposes.

! There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act. by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you.



Where am I covered?

✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been