

# Caravan Insurance



## Insurance Product Information Document

**Company:** The Insurance Emporium

**Product:** Static Caravan – new business

The Insurance Emporium is a trading name of The Equine and Livestock Insurance Company Limited | registered in England and Wales no: 294940 | registered office Thorpe Underwood Hall, Ouseburn, York, YO26 9SS | The Equine and Livestock Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no: 202748

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

### What is this type of insurance?

This insurance is for people who want to protect their static holiday caravan against its theft, loss or accidental damage

**NOTE:** monthly = lunar and calendar monthly policy term



### What is insured?

✓ Loss or damage by accidental damage, fire, flood, storm vandalism, or theft of the holiday caravan | **£77,000**

✓ Loss or damage by accidental damage, fire, flood, storm, vandalism or theft of your equipment | **£15,000**

✓ Loss or damage by accidental damage, fire, flood, storm, vandalism, or theft of your contents and personal belongings | **£7,000 / £300 single item limit**

✓ Loss or damage by accidental damage, fire, vandalism or theft of the awning | **£3,000**

✓ New for old: loss or damage by accidental damage, fire, flood, storm, vandalism or it is stolen, within specified years of manufacture

	Classic	Prime	Elite
	4 years	7 years	15 years

✓ Reasonable alternative accommodation or hire of a holiday caravan whilst yours is being restored to a habitable condition

	Classic	Prime	Elite
monthly	n/a	£100 x 15	£150 x 15
annually	n/a	£100 x 10	£150 x 10

✓ Removal and delivery costs (UK only)

	Classic	Prime	Elite
monthly	n/a	£5,000	£10,000
annually	n/a	£4,500	£9,500

✓ Ground rent payments whilst your holiday caravan is uninhabitable

	Classic	Prime	Elite
monthly	n/a	£1,750	£2,500
annually	n/a	£1,500	£2,250

✓ Accidentally damaged panels, sanitaryware, mirrors and glass, televisions, and audio equipment | **£77,000**

✓ Accidental loss of keys or damage to locks

	Classic	Prime	Elite
monthly	£250	£350	£450
annually	£200	£300	£400



### What is not insured?

✗ Any loss or damage occurring as a result of flooding if the site has been prone to flooding in the past

✗ Storage costs

✗ Any claims where the security requirements have not been complied with

✗ New for old if your holiday caravan sum insured is less than the replacement value

✗ Loss or damage to an awning by weather conditions

✗ Freezer food: loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such authority

✗ Death or bodily injury, loss or damage to property owned by you or any person using the holiday caravan with your permission and consent

✗ Any claim arising as a result of a pre-existing condition

✗ Death not occurring within 365 days and as a direct result of the incident causing the injury

✗ Costs not supported by a receipt or invoice

✗ Any third-party fees or charges incurred in investigation of, or assessment of, your claim including but not limited to, the costs of, and associated with, obtaining a police or fire report, and/or medical records

✗ Any claim where your holiday caravan is situated on a working farm, commercial, or business premises

✗ Your policy excess

✓	Loss or damage of freezer food			
		<i>Classic</i>	<i>Prime</i>	<i>Elite</i>
	monthly	£200	£300	£400
	annually	£150	£250	£350


✓	Your legal liability to others for compensations and costs arising from the use of your holiday caravan			
		<i>Classic</i>	<i>Prime</i>	<i>Elite</i>
	monthly	£2m	£3m	£5m
	annually	£1.5m	£2.5m	£4.5m


✓	Death following bodily injury caused by fire or assault by thieves whilst you are present in your holiday caravan			
		<i>Classic</i>	<i>Prime</i>	<i>Elite</i>
	monthly	£15,000	£30,000	£50,000
	annually	£12,500	£20,000	£40,000


✓ Family cover † *three family members*


✓ Friends cover (UK Only) † *two friends*


### Optional Benefits

 Gadget and Mobile Phone: lost, stolen, accidentally damaged or damaged by coming into contact with liquid † **£500**

 Dog Emergencies:  
your dog falls ill † **£500**  
your dog dies † **£500**  
your dog is stolen or strays † **£250**

 Any gadget more than three years old when the cover starts

 Gadget and Mobile Phone: any claims where the security requirements in Appendix Two have not been complied with

 Dog Emergencies: injury or illness which existed before the insurance began, or which displayed clinical signs within 14 days of the policy starting



### Are there any restrictions on cover?

- ! Two claims for gadgets and one for mobile phone (taken together up to the amount shown in the policy schedule) within a 365-day rolling period
- ! Losses which are not expressly covered by the terms and conditions
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule
- ! Claims that are wholly or partially false, exaggerated, or fraudulent and/or claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting in your behalf; or someone caring for or in control of your holiday caravan, equipment, contents, personal belongings, gadget or mobile phone, or dog, or a member of your family, or someone who lives with you whether as a cohabitee, tenant or on any basis; or your agents, employees, licensees, guests; and/or any other person who is in contractual or business relationship with you



### Where am I covered?

- ✓ This policy covers any damage or loss occurring or liability arising within the United Kingdom, Channel Islands, or Isle of Man
- ✓ This policy covers liability arising in the United Kingdom, Channel Islands, and Isle of Man only



### What are my obligations?

- You must tell us about every event, fact, or occurrence that might influence our decision to enter into or renew this contract of insurance; and, if so, on what terms. If you have something of this kind to tell us about, you must do so in good time before we enter into or renew this contract. If you are in any doubt about whether a fact is material, you should always tell us
- On discovering any event giving rise or likely to give rise to a claim under the policy, you must notify us immediately giving full details. It is your responsibility to ensure that all the information submitted is correct



### When and how do I pay?

You can pay your premium yearly (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 time and time stated in your policy schedule and ends at the conclusion of the policy term (as stated in your policy schedule and defined in your policy wording)



### How do I cancel the contract?

You can cancel at any time by notifying our customer contact team. We will make an administration charge for cancellation

**Yearly policy term:** we will refund the part of your premium which applies to the remaining policy term (as long as you have not made a claim, or no claim has been made against you)

**Lunar or calendar monthly term:** we will not collect any further lunar or calendar monthly premiums