

# Touring Caravan Insurance

## Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: The Insurance Emporium | Touring Caravan Insurance | Essential

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 FRN: 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 your policy documentation.

### What is this type of insurance?

This policy primarily provides cover for people who want to protect their touring caravan, trailer tent, or folding caravan, against its theft, loss, or accidental damage.



#### What is insured?

- ✓ Theft, loss, or accidental damage of the caravan | **£50,000**
- ✓ Theft, loss, or accidental damage of the equipment | **£7,500**
- ✓ Theft, loss, or accidental damage of contents and personal belongings | **£3,500 / £500 single item limit**
- ✓ Theft, loss, or accidental damage of the awning | **£3,000**  
including
  - Theft of equipment from inside the awning | **£500**and
  - Theft of contents and belongings from inside the awning | **£500**
- ✓ New for old (standard) | **4 years**
- ✓ European cover (standard) | **220 days per year (maximum 90 days per trip)**
- ✓ Recovery & delivery (UK only) | **n/a**
- ✓ Alternative accommodation & replacement hire | **n/a**
- ✓ Keys & locks | **n/a**
- ✓ Driver cover | **n/a**
- ✓ Public liability (standard) | **£1.5m**
- ✓ Personal accident | **£17,500**
- ✓ Family cover | **three family members**
- ✓ Friends cover (UK only) | **two friends**

#### Optional Benefits

- New for old (enhanced) | **15 years**
- European cover (enhanced) | **unlimited (maximum 90 days per trip)**
- Gadgets & mobile phones | **£500 (gadget and its accessories) / £1,000 (mobile phone and its accessories)**
- Dog emergencies:
  - your dog falls ill | **£500**
  - your dog dies | **£500**
  - your dog is stolen or strays | **£250**



#### What is not insured?

- ✗ Any amount greater than the maximum amount shown in the policy schedule.
- ✗ Any loss or damage occurring as a result of flooding if the site has been prone to flooding in the past.
- ✗ Loss or damage due to flooding unless daily inspections of your caravan and location are carried out.
- ✗ Caravan storage costs.
- ✗ Any claim where the security requirements in Appendix One: Security Requirements have not been complied with.
- ✗ New for old if your caravan sum insured is less than the replacement value.
- ✗ Loss or damage to an awning by weather conditions.
- ✗ Loss or damage caused by any lock repair or restoration process.
- ✗ Any amount over the costs of replacing only the accidentally damaged locks.
- ✗ Driver cover | any illness or injury occurring before the journey began.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person using the caravan with your permission or consent.
- ✗ Death or bodily injury, loss or damage to property sustained whilst your caravan is being transported or towed by a motor vehicle, is attached to, or becomes detached from, a motor vehicle.
- ✗ Personal accident | death not occurring within 90 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 caravan is situated on a working farm, commercial, or business premises.
- ✗ The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.

#### Optional Benefits

- Any claim where the security requirements in Appendix One: Security Requirements are not complied with.

- Gadgets & mobile phones | any claim where the security requirements in Appendix Two: Security Requirements are not complied with.
- Any gadget or mobile phone more than 3 years old when cover begins.
- Any claim where the gadget or mobile phone is unattended.
- Any form of cosmetic damage.
- Dog emergencies | injury or illness which existed before the insurance began, or which displayed clinical signs within 14 days of your policy starting.
- The amount you must contribute to every claim. If claims are made under multiple sections a separate amount applies to each claim.



#### Are there any restrictions on cover?

- ! Gadget and its accessories | restricted to 1 claim in a 365-day period.
- ! Mobile phone and its accessories | restricted to 1 claim in a 365-day period.
- ! Claims that are wholly or partially false, exaggerated, or fraudulent.
- ! Claims that are directly or indirectly connected with, or arise from, a malicious, wilful, or criminal act or omission by: you or someone acting on your behalf; or someone caring for your pet, or someone in control of your insured items; or a member of your family, or someone who lives with you whether as a cohabitee, tenant, or on any other basis; or your agents, employees, licensees, guests; and/or any other person who is in a contractual or business relationship with you.



#### Where am I covered?

- ✓ This policy covers damage or loss occurring in the United Kingdom, Channel Islands, and Isle of Man. This increases to other locations for the specified number of days per trip in Sections 3 EUROPEAN COVER (STANDARD) or 13 EUROPEAN COVER (ENHANCED) (if chosen).
- ✓ 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.
- By entering into or renewing this policy, you are confirming your pet is in good health, does not have any injury, illness, or condition, and is not displaying any clinical signs of any injury, illness, or condition. (SECTION 15 DOG EMERGENCIES only)
- 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 annual premium by direct debit, credit or debit card, or cheque in a single annual payment or by monthly instalment.



#### When does the cover start and end?

- Your cover will take effect at the time and date stated in your policy schedule and ends at the conclusion of the policy duration (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 may make an administration charge for cancellation.
- If you cancel your policy within the first 14 days and have not made a claim, we will provide a full refund of premium.
- **Single annual premium payment:** We will refund the part of your premium which applies to the remaining policy duration (as long as you have not made a claim, or no claim has been made against you).
- **Annual premium paid by monthly instalment:** We will not collect any further monthly instalments (as long as you have not made a claim, or no claim has been made against you). If you have made a claim, or if a claim has been made against you, and you subsequently cancel your policy for any reason, the remaining unpaid annual premium will become payable immediately. This will be deducted from any claim payment due to you or, if there is no claim payment to be made, you will need to make payment to us directly. If you do not make payment immediately, the matter will be passed to our Legal Department for recovery.