

# 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; your 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, trailer tent or folding caravan.



#### What is insured?

- ✓ Loss or damage caravan, specified equipment, contents and personal belongings by fire, flood, storm, vandalism or theft.
- ✓ Accidental damage, fire, vandalism or theft of the specified awning.
- ✓ Replacement of your stolen, lost or accidentally damaged caravan with a new one of the same make or model.
- ✓ European Use - theft, loss or damage by fire and accidental damage.
- ✓ Recovery and delivery (UK only)
- ✓ Reasonable alternative accommodation or hire of a caravan whilst yours is being restored or replaced.
- ✓ Reasonable cost of returning your caravan home or standard class rail fares where the driver of the towing vehicle becomes ill.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of the caravan.
- ✓ Death whilst you are maneuvering your caravan.
- ✓ Family member cover.
- ✓ Friends cover (UK only)

#### Elective Benefits:

- Special Occasions.
- Unlimited European Use.
- Sports Equipment.
- Gadgets and Mobile Phones: Lost, stolen or accidentally damaged or damaged by liquid.
- Dog Emergencies: if, whilst on holiday in your holiday caravan, your dog:
  - falls ill - emergency vet's fees cover; or
  - dies; or
  - is stolen or strays.



#### 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 caravan sum insured is less than the replacement value.
- ✗ Loss or damage to an awning by weather conditions.
- ✗ 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 not occurring within 90 days and as a direct result of the incident causing the injury.
- ✗ Costs not supported by a receipt or invoice.
- ✗ Policy excess.

#### Elective Benefits:

- Any claims where the security requirements have not been complied with.
- Any gadget or mobile phone more than 3 years old when cover begins.
- Any form of cosmetic damage.
- Theft by a person or persons to whom the gadget or mobile phone was entrusted.
- Dog emergencies: injury, illness or condition which existed before the insurance began or reviews.
- Dog emergencies: injury, illness or condition which displayed clinical signs within 14 days of the start of your policy.
- Policy excess.

- Premium waiver if you are hospitalised, sustain an accidental bodily injury, die or are unemployed.
- Telephone legal advice concerning your ownership or use of your caravan.



### Are there any restrictions on cover?

- ! Gadgets - restricted to 2 claims every 365 days.
- ! Mobile phones - restricted to 1 claim every 365 days.
- ! Losses which are not expressly covered by the terms and conditions
- ! Any claim where the caravan is situated on a working farm.
- ! Business use, hiring or lending out unless specifically endorsed in your policy schedule.
- ! We will not pay a claim that is in anyway untrue or fraudulent, or arises from a malicious, willful 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