

# Caravan Insurance



## Insurance Product Information Document

**Company:** The Insurance Emporium

**Product:** Touring 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 the type of insurance?

This insurance is for people who want to protect their touring caravan, trailer tent, or folding caravan against its theft, loss or accidental damage

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



### What is insured?

- ✓ Loss or damage by accidental damage, fire, flood, storm vandalism, or theft of the caravan | **£50,000**
- ✓ Loss or damage by accidental damage, fire, flood, storm, vandalism or theft of your equipment | **£7,500**
- ✓ Loss or damage by accidental damage, fire, flood, storm, vandalism, or theft of your contents and personal belongings | **£3,500 / £500 single item limit**
- ✓ Loss or damage by accidental damage, fire, vandalism or theft of the awning | **£3,000**
- ✓ Theft of equipment from inside the awning | **£500**
- ✓ Theft of contents and belongings from inside the awning | **£500**
- ✓ New for old: loss or damage by accidental damage, fire, flood, storm, vandalism or it is stolen, within specified years of manufacture

	Trip	Voyage	Quest
	4 years	7 years	10 years
- ✓ Loss or damage cover extended to specified number of days per year in Europe [maximum 90 days per trip]

	Trip	Voyage	Quest
monthly	200 days	240 days	280 days
annually	180 days	220 days	260 days
- ✓ Recovery and delivery costs (UK only)

	Trip	Voyage	Quest
monthly	n/a	£1,150	£1,350
annually	n/a	£1,050	£1,250
- ✓ Reasonable alternative accommodation or hire of a caravan whilst yours is being repaired or replaced

	Trip	Voyage	Quest
monthly	n/a	£100 x 15	£150 x 21
annually	n/a	£100 x 10	£150 x 10
- ✓ Replacing lost or stolen keys or repairing damaged locks

	Trip	Voyage	Quest
monthly	n/a	n/a	£1,100
annually	n/a	n/a	£1,000

	<b>What is not insured?</b>
✗	Any loss or damage occurring as a result 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 claims where the security requirements in Appendix One 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 above 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

- ✓ Reasonable costs of returning your caravan home or standard rail fares where the driver of the towing vehicle becomes ill

	Trip	Voyage	Quest
monthly	n/a	£1,100	£1,300
annually	n/a	£1,000	£1,200

- ✓ Your legal liability to others for compensations and costs arising from the use of your caravan

	Trip	Voyage	Quest
monthly	£1.25m	£1.75m	£2.5m
annually	£1m	£1.5m	£2.25m

- ✓ Your accidental death whilst manoeuvring your caravan

	Trip	Voyage	Quest
monthly	£15,000	£30,000	£50,000
annually	£12,500	£20,000	£40,000

- ✓ Family cover | *three family members*

- ✓ Friends cover | *two friends*

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
- ✗ Policy excess

## Optional Benefits

- 🚗 New for old: loss or damage by accidental damage, fire, flood, storm, vandalism or it is stolen, within specified years of manufacture | **15 years**

- 🚗 Loss or damage cover extended to **unlimited** number of days per year in Europe [maximum 90 days per trip]

- 🚗 Gadget and Mobile Phone: lost, stolen, accidentally damages 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 claims where the security requirements in Appendix One have not been complied with

- 🚗 Any gadget more than three years old when cover starts

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

- 🚗 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



### 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 pet, 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 relationship with you



### Where am I covered?

- ✓ This policy covers any damage or loss occurring or liability arising within the United Kingdom, Channel Islands, Isle of Man, and Europe
- ✓ 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 confirmed your pet is in good health, does not have any injury, illness, or

condition, and is not displaying any clinical signs of an injury, illness, or condition except those you have already told us about

- 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 time 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 will make an administration charge for cancellation

**Yearly policy duration:** 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)

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