

Touring Caravan Insurance

Insurance Product Information Document



Company: Highway Insurance Company Limited Product: Caravan Policy

Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972.

This document provides a summary of the key information relating to this caravan insurance policy. It should be read together with the Document of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any charges that we may apply and details of the Financial Services Compensation Scheme.

What is this type of insurance?

This insurance provides cover for loss or damage to your touring caravan, folding camper, trailer tent up to the limits shown on your Policy Schedule. Contents may also be covered for rigid touring caravans. Optionally you can insure an awning &/or motor mover. The policy also covers your liability to the public as owner of the caravan when not connected to a towing vehicle.



What is insured?

Touring Caravan or Folding Camper:

- ✓ A caravan, folding camper or trailer tent, designed to be towed on the road, and its attached fixtures, fittings and equipment, bedding, furniture, furnishings, household linen, steps and utensils. Equipment includes gas bottles, batteries, generators, stabilisers and wheel clamps.
- ✓ The caravan, folding camper or trailer tent as stated in the schedule of insurance up to the Sum Insured shown in that schedule of insurance.
- ✓ Cover is provided for touring and storage, all year round.
- ✓ New for old on caravans up to 10 years old is available at standard premium rates. You must cover it for the current list price of the new replacement. If you select new for old it will be shown on your schedule of insurance. Otherwise market value will apply.
- ✓ 180 days European cover is included as standard.

Further Benefits of Cover - included as standard

- ✓ £2,000,000 public liability cover.
- ✓ £20,000 personal accident benefit.
- ✓ Cover for alternative accommodation or the hire of a similar caravan if the caravan becomes uninhabitable as a result of loss or damage. Up to £50 per day, £1500 in total.
- ✓ Cost of recovering your caravan to the nearest competent repairer and delivery back to your storage place, including the cost of repatriation from abroad.
- ✓ The cost of getting your caravan home if driver unable to tow due to illness or injury, up to £1,000.
- ✓ Cover for use by family and friends with your permission is included.
- ✓ Outside furniture in the awning, while caravan is in use, up to £500.

Optional Cover: If selected this will be shown on your schedule of insurance.

- Full awning cover including weather damage is available as an option at the same rate as your caravan.
- Motor mover

Optional Cover - not available for Folding Campers and Trailer Tents:

If selected this will be shown on your schedule of insurance.

- Audio & visual equipment and personal effects, clothing & luggage, if cover is shown in your schedule of insurance.



What is not insured?

- ✗ Losses while the caravan is being used as a permanent residence or for any trade, business or profession.
- ✗ Loss caused by wear and tear, deterioration, insect, mildew, vermin, atmospheric conditions, frost, action of light or anything that happens gradually.
- ✗ Mechanical or electrical breakdown.
- ✗ Liabilities to third parties arising from the caravan when attached to a vehicle. See note below.
- ✗ Pedal cycles, boats and outboard motors, cameras, binoculars, contact lenses and similar optical instruments.
- ✗ Any item of personal effects, clothing, luggage, audio visual or sports equipment over £500
- ✗ Valuables over £50.
- ✗ Motor driven vehicles of any kind.
- ✗ Money, credit cards, documents, driving licences and passports.
- ✗ Loss or damage to generators unless in use, or secured in the Caravan, towing vehicle or locked building.
- ✗ Loss or damage to the Caravan if at the time of the incident it was being towed by any person, including you, not licensed to do so.
- ✗ Theft if the correct security devices are not fitted at the time of the loss. These must be fitted if the caravan is detached and left unattended for more than 2 hours.

Folding Campers and trailer tents:

A hitch lock **or** wheel clamp or secured in a locked building.

Single axle touring caravans:

A hitch lock **and** a wheel clamp.

Twin axle touring caravans:

A hitch lock **and** two wheel clamps. Or hitch lock and a wheel clamp and an operational alarm.

Higher value caravans:

In addition higher value caravans will require a tracking device or alarm. This will be shown on your schedule of insurance.

- ✗ Theft where you have told us you have and use an alarm or tracking device unless it has been set in operation when the loss occurred.

Excesses - the amount you pay in the event of a claim

- ✗ Touring Caravan or Folding Camper £50.
- ✗ Audio & visual equipment and personal effects £50.
 - No excess applies to the "Further Benefits of Cover" and Liability sections of the policy.



Are there any restrictions on cover?

- ! If parts or accessories that are no longer manufactured or unobtainable, the insurers liability is limited to the last known list price for that item.
- ! Items in a matching set or suite are treated as separate items. The insurer will pay for the damaged item and contribute 50% towards the cost of replacing any undamaged items which are part of the same set or suite.



Where am I covered?

- ✓ In Great Britain or Northern Ireland.
- ✓ In the European Union, Albania, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland, and journeys between these countries, for up to 180 days.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- It is your responsibility to make sure the amounts you are insured for represent the full value of your property.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your caravan is maintained in a good state of repair and that you use the required security.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Document of Insurance for the claims contact number.
- You must check that your drivers licence or that of a friend or family member that you give permission to tow the caravan or trailer permits the driver towing to tow such a trailer.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to your Caravanwise Limited. They may also offer a monthly instalment plan in the form of a consumer credit agreement.



When does the cover start and end?

The policy is for a period of one year, the start and end date of which will be shown on your policy schedule. The policy is renewable each year.



How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy.

Call Caravanwise Limited on 0800 3282084. If you cancel:

- Within 14 days of receiving your documents we will refund all of your premium, unless you have made a claim under the policy when no refund will be given. Caravanwise will retain any non refundable administration charge that they have made.
- After 14 days if you've not made a claim, we'll calculate any refund due to you on a pro-rata basis. Caravanwise will retain a cancellation fee from the refund.