

Static 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 static, fixed site, holiday caravan and its fixtures and fittings up to the limits shown on your Policy Schedule. Contents may also be covered. The policy also covers your liability to the public as owner of the caravan.



What is insured?

- ✓ The Static Caravan stated in the schedule of insurance up to the Sum Insured shown in the schedule of insurance.
- ✓ Cover is provided for loss or damage all year round. Including fixtures & fittings & built in equipment including refrigerator, microwave, cooker, gas bottle, awning, steps, balcony, decking, boiler, shower, water heater, battery and generator.
- ✓ New for old on caravans up to 20 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.
- ✓ The static caravan is also covered whilst temporarily removed and whilst being transported to another site or for maintenance or repair.

Further Benefits of Cover - included as standard

- ✓ Cost of removing your caravan to a competent repairer including return and reconnection to services.
- ✓ Alternative accommodation - If the static holiday caravan is rendered uninhabitable by loss or damage. Up to £50 a day and £2,500 in total.
- ✓ Ground rent if your Static Holiday Caravan is uninhabitable as a result of loss or damage. Up to £2,500.
- ✓ Accidental damage to mains services including pipes and cables. Up to £3,000.
- ✓ Replacement locks and keys - if you lose your static caravan keys. Up to £250.
- ✓ Cover for private use, including by family and friends with your permission provided no charge is made.
- ✓ Loss of metered electric as a result of unauthorised occupation of the caravan. Up to £250.
- ✓ External locked store and contents. Up to £1,000.
- ✓ Fridge and freezer contents unusable due to breakdown of appliance or the failure of the power supply. Up to £100.
- ✓ £2,000,000 public liability cover. £5 million available for a small additional premium.
- ✓ Up to £20,000 personal accident benefit.
- ✓ Accidental damage to mains services including pipes and cables up to £3,000.

Optional Cover - 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.
- **Holiday lettings** in addition to the use stated above you may also advertise and let the static caravan for holiday use only. If you select this cover then provided you keep good records of lettings, loss of hiring charges are covered up to £50 a day for up to 30 days in total is included.



What is not insured?

- ✗ Any property more specifically insured under another insurance policy.
- ✗ Losses while 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.
- ✗ 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.
- ✗ Theft or accidental loss from the Caravan when left unattended without being securely locked and all windows tightly closed and locked.
- ✗ Theft or conversion by any hirer or person using your caravan with your permission.
- ✗ Malicious or deliberate damage caused by you, your family or any any hirer or person using your caravan with your permission.
- ✗ Loss or damage to audio and visual equipment (but not televisions or radios) left in the Caravan when the site is closed to holiday occupation.

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

- ✗ Caravan and equipment, fixtures and fittings £100.
- ✗ Audio & visual equipment and personal effects
Optional Cover excess £100.
- No excess applies to the "Further Benefits of Cover" and Liability sections of the policy.



- ! 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?

- ✓ On the site stated in your schedule of insurance which is in Great Britain or Northern Ireland.
- ✓ Whilst temporarily removed from that site and whilst being transported to another site or for maintenance or repair.



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.
- 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.



When and how do I pay?

The premium for this annual policy must be paid in one single amount to 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 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.