

# Touring Caravan Insurance

Caravanwise Limited was established in 1998 to arrange insurance cover for touring caravans and static holiday caravans.

Our specialisation in one field of insurance means that we really understand your needs and endeavour to provide you with a friendly and efficient service.

Our Caravan Insurance policy is designed to provide the sort of wide ranging cover required by most touring caravan owners with some things that are overlooked by some other insurers. For example you can choose to have your awning covered and, when it is, this includes full storm damage cover. Many policies do not include get you home cover but with ours if you are injured or are ill, can't drive as a result, and no one else in your party is experienced at towing, then you can claim up to £1,000 to cover the cost of getting your caravan home.

A brief summary of the cover provided is detailed on the back of this leaflet.

*Relax and let us take care of your insurance.*



## Comprehensive touring caravan insurance cover at a sensible price

This caravan insurance policy provides first class cover for your touring caravan. It covers loss or damage to your caravan and equipment with optional cover for awnings and motor movers.

### Wide Ranging Cover

- ✓ Cover is provided for touring and storage, all year round.
- ✓ 180 days **European cover** as standard.
- ✓ £2,000,000 **public liability** cover.
- ✓ £20,000 **personal accident** benefit.
- ✓ **Loss of Use** - cover for alternative accommodation or the hire of a similar caravan. 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.
- ✓ **Get your caravan home** if driver unable to tow due to illness or injury up to £1,000.
- ✓ Full **awning cover including weather damage** is available as an option at the same rate as your caravan.
- ✓ Cover for **use by family and friends** is included.
- ✓ Standard policy **excess just £50** on all claims.
- ✓ **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.

### Few Significant Exclusions

You need to be aware when the insurer will not pay for a loss. Further details are provided in the summary of cover and policy booklet.

- ✗ While caravan is being used as a permanent residence or for any trade, business or profession.
- ✗ Unless a hitch lock AND wheel clamping device is fitted when the trailer is detached and unattended for more than 2 hours. More security is required for twin axle and high value caravans.
- ✗ 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. Note: Check with your car insurer that they provide third party cover for towing a "trailer".
- ✗ There are also specific conditions relating to contents which are included in the policy summary.

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