

Touring Caravan Insurance

Insurance Product Information Document (IPID)



Company: Intasure® is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909

Insurers: This product is manufactured by Intasure® and underwritten by the insurers named in the schedule.

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Schedule of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover physical loss or damage to your Touring Caravan and contents as well as expenses incurred for alternative accommodation. In addition this policy covers you for injuries suffered by you or your pet whilst you are on holiday with your caravan and your legal liability for causing injury to a third party from you using or owning your caravan. Further cover is provided for expenses incurred following the driver being injured. In addition, your no-claims discount can be protected.



What is insured?

- ✓ Physical loss or damage to your unit, awnings, equipment (including sports equipment), contents and personal effects, including the removal of your disabled unit to a repairer following an insured incident and, following repair, the cost of taking your unit to the normal place of storage.
- ✓ When an insured physical loss renders your unit uninhabitable, the cost of alternative accommodation or the hire of a similar unit for the holiday and the cost of recovering your contents and personal effects to your home address
- ✓ The cost of defending you and awards made against you because of loss or injury caused by you when using your caravan.
- ✓ The cost of a standard class rail fare for an unwell driver to return home and the reasonable cost of returning your unit to its normal place of storage and the towing car to your home.
- ✓ Benefits for you and your family and veterinary fees for your dog where injuries have been suffered as described in the policy wording and manifested themselves within 12 months.
- ✓ Optional protection of your no-claims discount if eligible.



What is not insured?

- ✗ The Excess, as more fully described in the policy.
- ✗ The cost of returning your unit to your home or place of storage unless it has been recovered following an insured theft or repaired following insured damage.
- ✗ Contents or Personal Belongings valued at more than £500.
- ✗ Theft or unexplained loss of contents and personal effects left in the open.
- ✗ Theft from the caravan unless forcible and violent means are used to gain entry.
- ✗ Damage to tyres unless resulting from an insured incident to the unit or by vandalism.
- ✗ Loss or damage to sports equipment as a direct result of its use and unless it is with you when you are caravanning. The maximum Insurers will pay for sports equipment is £250 for a single article and £500 overall (or the equipment sum insured if it is less than £500).
- ✗ Theft or loss from tents or awnings unless they are enclosed and attached to the caravan. The maximum single item limit in this circumstance is £125 and is limited to £500 in all any one incident.



What is not insured?

- X Any cover for a replacement unit unless you have told us about it within 14 days.
- X Money, valuables, documents, eye wear, motor vehicles, mobile telephones, computers or cycles.
- X The cost of replacing any undamaged parts of a set.
- X Deception, fraud, insolvency or claims arising from the cessation of any business.
- X Liabilities for which compulsory insurance is required or arising whilst the caravan is being towed or becoming detached or liabilities of anyone other than you.
- X Driver illness claims if the injury happens outside covered territories or if another passenger is able to take over the driving.
- X Personal Accident benefits for anyone whose age falls outside the bands of cover shown in your Evidence of Insurance.
- X Driver illness or personal accident claims if the injury is self-inflicted or caused by alcohol, narcotic or un-prescribed drug use or arises from dangerous activities as described in the policy.

- X If the unit is being used for business, a permanent place of residence, racing or let for hire or reward.
- X Loss or damage caused deliberately by you.
- X Any claim because of pollution, terrorism, war, sonic bangs or nuclear or radioactive incidents.
- X Loss of use other than specifically included by this Policy.
- X Mechanical or electrical breakdown or failure, depreciation, manufacturing defects, wear and tear, damage by pets or vermin or any gradually operating process.

Please see your policy schedule for any endorsements that apply to your policy.



Are there any restrictions on cover?

- ! It is your responsibility to keep your unit in a good condition and roadworthy and only to use a towing vehicle that is capable of pulling the unit safely.
- ! It's really important that you don't throw away any damaged items until we say so.

- ! We will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud.
- ! We won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented.



Where am I covered?

- ✓ In the United Kingdom and Europe. However Europe is only included if you have bought that cover.



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- In some cases, the insurer may apply an endorsement to the policy, setting out, for example, security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the policy schedule that you will receive after you buy.



When and how do I pay?

Please contact Intasure on 0345 111 0680 or by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS for details.



When does the cover start and end?

This policy covers incidents happening during 12 months, starting on [start date] and ending at midnight on [end date]. Please refer to your Policy Schedule for the dates.



How do I cancel the contract?

Please contact Intasure on 0345 111 0680 or by post at Oakhurst House, 77 Mount Ephraim, Tunbridge Wells, TN4 8BS to cancel your policy.

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. (Providing a claim has not been made, a full refund of premium will be provided).

Cancellation after 14 days

You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of an admin fee that is applied in accordance with our Terms of Business.