

CARAVAN INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Static

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; the sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your static holiday caravan.



What is insured?

- ✓ Loss or damage to the holiday caravan, accessories and contents due to an insured peril.
- ✓ Replacement of your totally destroyed or stolen holiday caravan with a new one of the same make or model.
- ✓ Reasonable alternative accommodation or hire of a holiday caravan whilst yours is being restored to a habitable condition.
- ✓ Removal and delivery.
- ✓ Accidental loss of keys / damages to locks.
- ✓ Accidentally damaged panels, sanitary ware, mirrors and glass, televisions and audio equipment.
- ✓ Loss or damage of freezer food.
- ✓ Death following bodily injury caused by fire or assault by thieves whilst present in your holiday caravan.
- ✓ Your legal liability to others for compensation and costs arising from your ownership or use of the holiday caravan.



What is not insured?

- ✗ Any loss or damage occurring as a result of flooding if the site has been prone to flooding in the past.
- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for old does not include holiday caravan accessories or contents.
- ✗ Loss or damage to an awning due to storms.
- ✗ Freezer food: Loss or damage resulting from the deliberate act of any power supply authority or the withholding or restricting of power by such authority.
- ✗ Any claim arising as a result of a pre-existing condition.
- ✗ Death not occurring within 365 days and as a direct result of the incident causing the injury.
- ✗ Liability in respect of bodily injury to the policyholder, or death or bodily injury to their family / household or any person in the course of his / her employment to the insured.
- ✗ Loss or damage to property belonging to or in the custody or control of the policyholder or a member of their family or household
- ✗ Losses not supported by a receipt or invoice.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and conditions
- ! Any loss or damage while the caravan is let for hire or reward or used for business.
- ! There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a

malicious, wilful or criminal act by (a) you or someone acting on your behalf; or (b) someone caring for or in control of your item; or (c) one of your family, relations, agents, employees, licensees, paying guest, someone living with you or any other person in a contractual relationship with you..



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.