



CAMPING INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Camping

(registered in England and Wales no: 294940)

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 camping equipment.



What is insured?

- ✓ Loss or damage to the camping equipment by theft, accidental damage, accidental loss and fire.
- ✓ Replacement of your camping equipment when it has been stolen or totally destroyed with new ones of the same make or model.
- ✓ Reasonable alternative comparable accommodation whilst your camping equipment is being restored or replaced.
- ✓ European Use - Loss or damage to the camping equipment by theft, accidental damage, accidental loss and fire.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst camping or rambling.
- ✓ Your legal liability to others for compensation and costs arising from bodily injury or loss or damage to property happening in connection with you or your immediate family whilst camping, rambling, mountaineering, potholing or canoeing.



What is not insured?

- ✗ Any claims where the security requirements have not been complied with.
- ✗ New for old - any equipment used specifically for mountaineering, potholing or canoeing.
- ✗ Personal accident - bodily injury that happens whilst undertaking dangerous activities and any loss not arising directly from you camping / rambling.
- ✗ 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 policy holder or a member of their family or household.
- ✗ Any liability arising due to animals or pets.
- ✗ Deliberate loss or damage caused by you or any user.
- ✗ Pedal cycles, sports, fishing and boating equipment.
- ✗ Loss or damage to tents due to storms.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! New for Old cover where the camping equipment is totally destroyed or stolen more than two years from new.
- ! Losses which are not expressly covered by the terms and conditions
- ! Camping equipment used for professional or trade purposes.

! 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: you or someone acting on your behalf; someone caring for or in relations, agents, employees, licensees, paying guests or someone living 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 except where indicated above.



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