

# Static Caravan Insurance

## Insurance Product Information Document

### Company: KGM Underwriting Services Limited



Underwritten by: Lloyd's Syndicate 4444 managed by Canopus Managing Agents Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

Administered by: KGM Underwriting Services Limited. Authorised & regulated by the Financial Conduct Authority, No: 799643. Registered Office: 2nd Floor St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH.

This document does not detail everything that is covered and not covered by this contract of insurance neither does it detail the cover you selected to meet your individual needs. This information is provided within other documentation that you will receive either before or after you take out this insurance.

#### What is this type of insurance?

Static Caravan used solely for your holiday use which protects you against loss or damage to your Static Caravan and/or Contents.



#### What is insured?

- ✓ Loss or damage to the caravan including its fixtures and fittings
- ✓ Theft or Attempted theft
- ✓ Flood
- ✓ Liability to The Public up to £5 million
- ✓ Alternative accommodation or hire of a similar caravan if your caravan is not able to be used or hired out up to 20% of the total sums insured
- ✓ Personal Accident cover up to £20,000 for people aged 16 to 70 and £500 for people aged 16 and under
- ✓ Freezer Contents cover up to £250 any one period
- ✓ Loss of Keys cover up to £250 any one period

#### Optional covers

- Loss or damage to contents and personal effects including articles of personal use, clothing, luggage and general household goods contained within your caravan with a single article limit of £500
- Replacing your caravan as new (new for old cover)



#### What is not insured?

- ✗ Loss or damage caused by any electricity or gas company cutting off or restricting your supply. Or loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action.
- ✗ Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies.
- ✗ Any liability arising or any loss or damage that occurs whilst your caravan is being used for anything other than for social, domestic and pleasure purposes and holiday lets.
- ✗ Loss, destruction or damage to your caravan or equipment or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- ✗ Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- ✗ Loss of or damage to the caravan or contents and personal effects arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the caravan or any employee or agent of you or any member of your family.

#### Optional cover – what is not insured

- Money, credit or charge cards or business books, watches, jewellery, furs, gold, silver or other precious metals, china, glass, porcelain, pictures, works of art, antiques, stamp, medal & coin collections, contact lenses, spectacles, sports equipment over £50, video or photographic equipment, computer software, binoculars, telescopes, camcorders, mobile phones, motor driven vehicles of any kind or their accessories, cycles or waterborne craft.



## Are there any restrictions on cover?

- ! Flood cover is not available in certain areas.
- ! Cover for the theft of any item is not available if left in your unlocked caravan.
- ! For the period 1st November to 31st March inclusive when the caravan is left unoccupied up to 48 hours your insurers will not pay for the first £500 of any one loss or damage caused by escape of water. Where the caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, your insurers will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the caravan and all fixed water tanks and pipes are drained.
- ! Excess- the amount you are required to pay as the first part of each and every claim made. The excess amounts are shown in your policy schedule.



## Where am I covered?

- ✓ At the static caravan you are insuring.



## What are my obligations?

- You must take reasonable care to provide us with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your insurance adviser about any changes we may not pay a claim.
- You must tell your insurance adviser if you have an accident or injury so they can tell you what to do next if you need to make a claim.



## When and how do I pay?

For full details of when and how to pay, you should contact your insurance adviser



## When does the cover start and end?

From the start date (shown in your policy schedule) for 12 months



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting your insurance adviser. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.