

# Touring Caravan & Trailer Tent 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?

Touring Caravan & Trailer Tent insurance protects you against loss or damage to your Caravan and/or Contents & Equipment.



### 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 £2 million
- ✓ Alternative accommodation or hire of a similar caravan if your caravan is not able to be used or hired out up to £50 per day, £1500 in total
- ✓ Personal Accident cover up to £20,000 for people aged 16 to 70 and £500 for people aged 16 and under

### Optional covers

- Loss or damage to the caravan equipment including fridges, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators, motor movers used in conjunction your caravan.
- Loss or damage to contents and personal effects including clothing, luggage and general household goods used in conjunction with your caravan with a single article limit of £500
- Replacing your caravan as new (new for old cover)
- Awning Cover up to 15 years.
- Use of your caravan for trips to Continental Europe, Mediterranean Islands, Mediterranean Coastal Lands, Madeira and the Canary Islands.



### What is not insured?

- ✗ Loss or damage to money, credit or charge cards or business books, watches, jewellery, furs, gold, silver, contact lenses, spectacles, sports equipment over £50, photographic equipment, binoculars, camcorders, mobile phones, computer hardware or software, motor.
- ✗ All cover for your caravan if being used in Albania, Bulgaria, Czech and Slovak Republics, Hungary, Poland, Romania and the former Union of Soviet Republics.
- ✗ 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
- ✗ 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, 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.



## Are there any restrictions on cover?

- ! Cover for theft or attempted theft of your caravan is not available if your caravan is left unhitched and unattended for 2 hours or more unless at least two security devices are attached to or activated (hitchlock, wheel clamp or chassis secure wheel lock(s) )
- ! Loss or damage when your caravan is left unoccupied for 7 consecutive days or more when not at your permanent risk address.
- ! Loss or damage to your awning if left erected and attached to your caravan when your caravan is left unoccupied for 7 days or more
- ! 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.
- ! A £250 excess applies to any claim resulting from storm or flood to your awning or any contents or equipment stored within.



## Where am I covered?



Please refer to your schedule of insurance.



## 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.