

My Static Caravan Insurance is a trading name of Assist Insurance Services Limited. Registered in England and Wales 5486663. Registered Office: Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ. Assist Insurance Services Limited are authorised and regulated by the Financial Conduct Authority. Financial Services Register number 435530.

This document provides a summary of the key information relating to this Tourer Caravan Insurance policy. You will find all the terms and conditions, along with other important information and individual limits, exclusions and restrictions provided in the full policy documentation.

What is this type of insurance?

This is a Tourer Caravan insurance policy. It is designed to provide cover to protect you against loss or damage to your caravan and its contents (see optional covers below) including your liability to others.

What is insured?

For a full list of what is covered, please refer to the Policy Documentation

- ✓ Loss or damage to the caravan including fixtures and fittings and equipment - including refrigerators, gas bottles, steps, balconies, batteries, stabilisers, wheel clamps, generators and the like used in conjunction with the caravan.
- ✓ Replacement as New - following total loss of or destruction beyond economic repair of the caravan, subject to the loss or damage occurring within 120 months from purchase new and the sum insured representing the present-day purchase price of the caravan.
- ✓ Liability to the Public - indemnity in respect of injury to third parties up to £2 Million.
- ✓ Continental Touring Use - cover for temporary visits to Europe (members of the European Union, Norway & Switzerland) for a total of 180 days in any one year.
- ✓ Personal Accident Benefits - cover for compensation if bodily injury is suffered which results in death or permanent disablement up to £20,000.

Optional covers

- Loss or damage to Contents and Personal Effects - including articles of personal use, clothing, luggage and general household goods while contained within the caravan subject to a single article limit of £300.
- Awning Replacement as New – in the event of the awning being lost or damaged beyond economic repair within 7 years from the date of purchase as new, the Underwriters will replace the awning with a new one of the same manufacture and model.
- Protected No Claims Bonus – in the event of a claim we will not reduce your no claims bonus.

What is not insured?

For a full list of what is not covered, please refer to the Policy Documentation

- ✗ Any loss or damage caused by wear and tear, or any other gradually operating cause.
- ✗ Any liability arising or any loss or damage that occurs while the caravan is being used other than for social, domestic and pleasure purposes.
- ✗ Loss or damage when the caravan is left unoccupied for a consecutive period of 7 days or more when not at the risk address.
- ✗ Excludes cover for: 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 driven vehicles of any kind or their accessories, cycles or waterborne craft.
- ✗ Any loss or damage caused by mechanical or electrical breakdown.

Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Documentation

- ! We will not pay the first part of a claim. This is known as the excess. Your excesses will be detailed on your Policy Schedule.
- ! Caravans less than 23 feet in length, left unattended for 2 hours or more, will not be covered for theft or attempted theft unless a proprietary wheel clamp or hitch lock are fitted.



Where am I covered?

- ✓ We can provide cover in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. Once quoted you will only be covered for loss, damage or liability arising at the risk address noted on your policy schedule.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceedings which may lead to a claim
- You must comply with all the conditions set out in the policy
- You must maintain your caravan in a good state of repair and take care to prevent any accidents, loss, damage or injury. If a loss does occur you must act to prevent further loss or damage if it is safe to do so.
- You must pay the premium shown on the policy schedule.



When and how do I pay?

You can pay your premium to Assist Insurance Services Limited either all at once by credit / debit card or cheque. Alternatively, you can choose to spread your payment over monthly direct debits.



When does the cover start and end?

The period of insurance will be for 12 months unless otherwise agreed. The start and end dates of your cover will be as shown in your policy documentation.



How do I cancel the contract?

If you wish to cancel your policy you should contact us either by telephone on 01604 946786, by email at info@assistinsurance.co.uk or in writing to Assist Insurance Services Limited, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

- If cancelled **within 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, the premium will be refunded in full.
- If cancelled **outside of 14 days** from the date of purchase or the day on which you receive your policy documentation (whichever is the later). On the condition that no claims have been made or are pending, we will refund your premium subject to the short-term period cancellation rates noted in your policy wording, which means you will pay more than a proportionate rate for the cover provided, there will also be a cancellation fee as noted in our terms of business plus insurance premium tax.