

Static Caravan Insurance

Insurance Product Information Document



Company : My Static Caravan Insurance

Product: Static Caravan Insurance

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 Static 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 Static 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 caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood (if flood is shown as operational in your policy documents).
- ✓ 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 £5 Million.
- ✓ Loss of Use and Hiring Charges – cover for alternative accommodation, the hire of a similar caravan and loss of ground rent.
- ✓ 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.
- Freezer Contents – cover for contents of frozen food cabinet or domestic refrigerator up to £250.
- Loss of Keys - cover to replace locks to doors and/or windows in the caravan following loss or theft of the keys to the caravan subject to a limit of £250.

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.
- ✗ Loss or damage caused deliberately or maliciously by you, your family, domestic staff, lodgers, paying guests or anybody lawfully in the property.
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Accidental damage is not provided whilst the caravan is lent, let or sublet.
- ✗ Loss or damage caused by flood within 7 days from the original commencement date of this insurance.

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.
- ! Flood cover is provided subject to an approved postcode (Please refer to your documentation to see if this is included).
- ! For the period 1st November to 31st March inclusive. When the caravan is left unoccupied up to 48 hours underwriters will not pay for the first £500 of any one loss or damage caused by escape of water.
- ! When the caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, the underwriter 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.



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 property 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.