

# Touring Caravan Insurance

## Insurance Product Information Document



### Administered by: Towergate Insurance

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### Product: Touring Caravan Insurance

### Underwritten by: American International Group UK Limited

American International Group UK Limited is registered in England under number 10737370. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. American International Group UK Limited is a member of the Association of British Insurers. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN781109). This can be checked by visiting the Financial Services Register.

**This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.**

## What is this type of insurance?

The Towergate Insurance Touring Caravan is a policy providing cover for your caravan and its contents.



### What is insured?

#### Section A – Your Cover

- ✓ Loss or damage to your caravan or caravans caused by:
  - Fire, explosion, lightning and earthquake
  - Storm and flood
  - Malicious acts and/or vandalism
  - Theft or attempted theft
  - Accidental damage whilst towing
- ✓ Emergency removal
- ✓ Loss of use due to an insured event up to £2,000

#### Additional Covers

- Accidental damage to your awning, caravan, contents and equipment whilst detached from the towing vehicle
- Protected no claims discount

#### Section C – Your liability to others

- ✓ We will insure the amounts that you or your family are legally liable to pay for causing accidental bodily injury, death or disease, accidental loss or damage to property arising out of owning, possessing or using the caravan, awning, equipment or the contents

#### Optional Covers

- Excess Insurance Protection
- Legal Expenses
- Key Protection



### What is not insured?

#### Section A – Your Cover

- ✗ Any fire damage intentionally caused by you or anyone lawfully in the caravan
- ✗ Any storm or flood damage to contents left in the open
- ✗ Loss or damage intentionally caused by you or anyone lawfully in the caravan
- ✗ Theft of contents whilst outside the caravan and awning
- ✗ Theft of or loss or damage to money, valuables, firearms, wines, spirits and tobacco goods
- ✗ Theft of electronic or electrical equipment whilst left in the caravan whilst not in use
- ✗ Emergency removal where the caravan is unable to be moved due to an inability to conform to the DVLA licensing regulations
- ✗ Any claim that arises where the security requirements have not been met

#### Section C – Your liability to others

- ✗ Liability arising directly or indirectly while you are towing the caravan
- ✗ Liability arising from the caravan being used for any trade or business purpose
- ✗ Liability for death, bodily injury or illness to, you or your family; or any employee of you, your family, or any person to whom the caravan is lent



## Are there any restrictions on cover?

- ! We will not pay for loss or damage caused by you towing your caravan if your caravan weighs more than 95% of the towing vehicle's kerb weight
- ! Limits as stated in your schedule or policy booklet
- ! The excess as shown in your schedule
- ! Contents kept in the awning whilst in use are subject to a maximum of 10% of the sums insured or £500, whichever is less
- ! A single article limit of £500 for contents applies
- ! Limit for claims under Section C – Your liability to others is £2,000,000



## Where am I covered?

- ✓ As per the geographical limits stated in your schedule



## What are my obligations?

- Sums insured must always be maintained at a value that represents the full value of property insured for specified items
- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us, such as a change to the location at which your caravan is being kept whilst not in use
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- You must maintain the caravan in a sound, roadworthy condition and keep it in good repair
- You must report any loss, theft, attempted theft or malicious damage to the police as soon as reasonably practicable



## When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



## How do I cancel the contract?

You can cancel your policy by contacting Towergate Insurance on **01242 528844** or in writing to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ.

### Cancellation within 14 days

If this insurance does not meet your needs, you can cancel it within 14 days of receiving your policy documents or within 14 days of the start date of your policy, whichever is later. If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax.

### Cancellation after 14 days

If you have not made a claim under the policy you will receive a return of any premium you have paid less a charge for the number of days you have had cover for, plus Insurance Premium Tax and a cancellation fee.

**Please note:** if you have purchased your policy through a broker, please contact them to cancel your insurance.