






















	<p>What is Insured?</p> <p>Certain cover will be included only if you have selected the over option in your application</p>
<p>✓</p>	<p>Accidental loss, damage, theft or attempted theft to the Caravan, Equipment and Contents.</p>
<p>✓</p>	<p>Loss of Use if the caravan is rendered uninhabitable.</p>
<p>✓</p>	<p>European cover for a total of 30 days during the period of insurance.</p>
<p>✓</p>	<p>Liability to The Public – Liability arising out of the ownership, possession or use of your caravan.</p>
<p>✓</p>	<p>Professional fees.</p>
<p>✓</p>	<p>Optional Cover European cover up to 3 months subject to an additional premium.</p>



	<p>What is not insured?</p>
<p>✗</p>	<p>Depreciation, wear and tear, corrosion, mildew, moth, vermin, rot of any kind, any gradually operating cause, mechanical or electrical breakdown.</p>
<p>✗</p>	<p>Theft of caravans that are not protected by a hitchlock and wheelclamp whilst unoccupied and not attached to a towing vehicle.</p>
<p>✗</p>	<p>Damage to awnings and other externally fitted parts or accessories caused by storm or flood.</p>
<p>✗</p>	<p>Loss or damage to collapsible or canvas units, unless caused by fire or accidental damage.</p>
<p>✗</p>	<p>Damage to tyres by application of brakes or by punctures, cuts or bursts.</p>
<p>✗</p>	<p>Theft of contents within awnings or other collapsible or canvas units.</p>
<p>✗</p>	<p>Loss or damage to contents by theft or attempted theft whilst your caravan is left unattended, unless all windows, openings and final exit doors are closed and securely locked.</p>
<p>✗</p>	<p>Damage to money, jewellery, furs, personal gold or silver articles, unless otherwise included by endorsements. Loss or damage to articles of a brittle nature, contact lenses, spectacles, documents of any kind, securities, certificates, cheques, guns, sporting equipment of any kind including pedal cycles.</p>



	<p>Where am I covered?</p>
<p>✓</p>	<p>Whilst towing within the territorial limits of the policy, the storage address as stated on your Schedule, and your permanent home.</p>

	Are there any restrictions in cover?
	Theft claims if the caravan is not protected by a hitchlock or wheelclamp when unattended whilst attached to a towing vehicle.
	All cover is excluded whilst the caravan is not being used unless it is kept at your permanent home or at a storage address you have told us about and which we have accepted.
	You will have to pay an amount of each claim, known as the excess. Refer to your Schedule for details.
	All cover is excluded whilst the caravan is being used other than for social, domestic and pleasure purposes.
	Contents cover is excluded following theft or attempted theft whilst your caravan is left unattended, unless all windows, openings and final exit doors are closed and securely locked.
	We will not pay more than the sum insured or limits shown on your Schedule. In respect of contents, a £300 single article limit applies
	Fire claims are excluded if involving the use of any portable oil heating appliances.
	Cover for towing is excluded when the caravan has been declared by you as being permanently sited.
	Cover excludes any claim under a Road Traffic Act or other equivalent compulsory legislation.
	Cover whilst towing is limited to within England, Scotland, Wales, the Isle of Man, the Channel Islands and Northern Ireland.

	What are my obligations?
	Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
	Take reasonable care to declare the correct Sum(s) Insured according to the level of cover You have selected.
	Tell us if your information is wrong or changes.
	Check your policy documentation when you receive it to make sure you have the cover you need and expect.
	Pay the premium when required.
	Tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim.
	Take all reasonable steps to protect your caravan from loss or damage, and keep it in a good condition and state of repair.

	When and how do I pay?
	You will be offered payment options at the time of purchase.

	When does the cover start and end?
	Cover will start on the date you select when you purchase the policy, and will last for 12 months unless it is cancelled by you or us before it ends.

	How do I cancel the contract?
	Cover can be cancelled at any time by the Insured(s) by writing to the broker who effected the insurance. If you cancel within 14 days of your start or renewal date, we will refund the premium paid less the administration fee, if no claim is made. Otherwise we will charge you for the days on cover. Refer to the Cancellation Clause in your policy wording for full cancellation terms.