

Static Caravan, Chalet and Mobile Home Insurance

Insurance Product Information Document – V5 January 2023

Company: Caravan & Leisure Insurance Consultants Ltd t/a CBI Insurance Consultants

Product: Static Caravan, Chalet and Mobile Home Insurance.

Underwritten by: **JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd**

Caravan & Leisure Insurance Consultants Ltd is registered in England and Wales No: 04691692, at 35 Conway Road, Colwyn Bay, Conwy LL29 7AA. Authorised and regulated by the Financial Conduct Authority.

This document summarises key information you need to know about the Conway 2021 V2 policy. It should be read together with the insurance policy document and schedule, so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

This Static caravan, Park Home, Chalet and Mobile Home Insurance policy provides cover for the structure and basic household contents in the structure, and protection against claims made by a third party for injury or damage to the property. Some of the covers are optional and will only apply if you have selected them and they are shown on the policy schedule.



What Is Insured?

Unless otherwise stated in your policy schedule, the following is insured:

Accidental Damage to Structure and Contents.

Loss of Rent.

Accidental Damage to underground services for which the Insured is responsible.

Delivery, re-siting and debris removal costs.

Deterioration of freezer contents.

Professional fees.

Liability to the Public – arising out of the ownership, possession or use of the structure, for

Bodily injury

Damage to property belonging to or in the care, custody or control of any visitor or guest

Optional Cover

Personal Possessions anywhere in the UK.



What Is Not Insured?

Loss or damage caused by collapse, normal settling, shrinkage, subsidence, landslip or heave.

Loss or damage to property whilst being worked upon, processed, cleaned, repaired, restored or of incomplete construction.

The cost of maintenance, wear or tear, gradual deterioration or other gradually operating cause.

Loss or damage caused by or arising from animals or pets.

Loss or damage caused by dampness or dryness of atmosphere.

Failure of seams, seals or joints.

Damage arising from the use of portable heaters with a naked flame.

Theft and/or Malicious Damage by a Hirer/Tenant.

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.

Pollution.

Breakage of glass, over winding, denting and internal damage to watches and clocks.

Damage as a result of electrical and/or mechanical breakdown, failure or derangement, damage by self-heating, short-circuiting or excessive pressure, atmospheric or climatic conditions.



Are there any restrictions on cover?

You will have to pay an amount of each claim, known as the excess. Refer to your Schedule for details.

We will not pay more than the sum insured or limits shown on your Schedule.

Excludes loss or damage to awnings, toilet tents, detached steps, landscaping, fencing, gates and hedges as a result of Storm, Tempest or Flood.

Cover excludes Theft unless all protections are in full and effective operation at all times when the Insured Structure is unoccupied or left unattended.

Damage caused by Storm as a result of overturning or uplifting of the Insured

Structure where the chassis is not securely anchored at each corner, or completely skirted in a substantial material or product produced by a recognised supplier or manufacturer.

Cover excludes escape of water from burst pipes when the Structure is unoccupied for a period of more than 7 consecutive days during the period of the insurance, between 31/10 and 31/3 annually, unless all mains services have been disconnected and all water tanks and pipes drained down to the fullest extent possible.

A £100 limit applies in respect of frozen foods.

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Where am I covered?

At the risk address stated in the policy schedule in Great Britain and Northern Ireland only.



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.

All doors and windows to be properly secured at all times.



When and how do I pay?

Payment of the premium will be required when you decide to take out the policy cover.

You will be offered payment options at the time of purchase.



When does the cover start and end?

Your policy cover will start and end on the dates shown on the policy schedules as the period of insurance, unless it is cancelled 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.