

# Static Caravan Insurance

## Insurance Product Information Document



Company: Leisure Home Insurance PLC

Product: Static Caravan Insurance Policy

This insurance is provided by Leisure Home Insurance plc which is authorised and regulated by the Financial Conduct Authority under register number 307829 for insurance mediation activities and as a Credit Broker. This policy is underwritten by certain underwriters at Lloyd's

This document contains a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your quotation and policy document. Please take time to read these documents to make sure you understand the cover provided.

### What is this type of insurance?

This is a static caravan insurance policy. Static caravan insurance protects against loss or damage to your caravan and its contents. It covers loss or damage by such things as fire, storm, theft, malicious damage and accidental damage – as described in our policy booklet.



#### What is insured?

- ✓ Loss or damage to the holiday home. This includes its fixtures and fittings, steps, skirting, sheds, storage boxes, decking, verandahs, porches, awnings, flotation devices, services and any unfixated furniture the manufacturer provided at the time you bought the caravan.
  - ✓ £15,000 debris removal & resiting costs.
  - ✓ Public liability up to £5m if you're held legally liable (as the owner or occupier) for injury to a third party or damage to their property.
  - ✓ Loss or damage to the contents of storage sheds up to £750.
  - ✓ Loss or damage to computers & related equipment up to £500.
  - ✓ Loss or damage to games consoles and games up to £500.
  - ✓ Loss or damage caused by vermin and domestic pets up to £1,000.
- Optional cover:**
- ✓ Optional cover for malicious damage caused when the holiday home is let, let or sublet.



#### What is not insured?

- ✗ Any contents in the open.
- ✗ Damage caused by water ingress via seals and seams.
- ✗ Any damage caused by mechanical breakdown or wear & tear.
- ✗ The cost of general maintenance.
- ✗ Any electrically or mechanically powered vehicle including toys or models and parts thereof.
- ✗ Any living thing other than house plants normally kept permanently in the caravan.
- ✗ Money, credit cards and other negotiable securities, furs, jewellery, precious stones, items (included plated items) made of gold, silver or other precious metals.
- ✗ Watches, guns, contact lenses, hearing aids, spectacles, dentures, mobile phones, camcorders, photographic equipment, binoculars, works of art, rare objects or items, stamp, coin, medal and other collections.
- ✗ Musical instruments, bicycles, fishing equipment, golfing equipment and water-sports equipment, waterborne craft and outboard engines and metal detection equipment.
- ✗ Computer software and electronic data.



#### Are there any restrictions on cover?

- ! The standard policy excess is £75, which you must pay.
- ! Damage to the pipe work or equipment itself if it is caused by normal wear and tear. Damage if you leave your holiday home unoccupied during the period from 1st November to 1st March, unless you have drained down. Drained down means: 1) The water has been turned off at the stopcock; 2) Taps and showers are turned on and left open ensuring also that nothing obstructs any plugholes. 3) Toilets are flushed, ensuring that all water is drained from the cistern.
- ! We will not pay for damage whilst the holiday home is let or sub-let unless such loss or damage is following violent and forcible entry or exit. We will not pay for any loss or damage if you do not activate all security devices, such as locks & alarms, while the holiday home is unattended.
- ! Flood cover is not available at some parks.



## Where am I covered?

- ✓ Cover is provided for the caravan on the plot set out in the schedule.
- ✓ We are able to offer cover at any licensed holiday park in the UK.



## What are my obligations?

- You must take reasonable care to give complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the Statement of Fact document or your schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible.
- We will tell you what information you need to provide to us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet.



## When and how do I pay?

We will advise full details of when and how to pay. We normally accept payment by cheque or by credit or debit cards. You may be able to spread your payments by monthly instalment – please ask us for details.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

- You have a right to cancel this insurance within fourteen (14) days from either: the date you receive this insurance documentation; or the start of the period of insurance, whichever is the later. Provided you have not made a claim, you will be entitled to a full refund of any premium paid.
- If this insurance is cancelled after that period then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. For example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.
- If you cancel this insurance outside the cooling-off period, there will be an additional charge, as stated in our terms of business agreement, to cover the administrative cost of providing the insurance.