

Static Caravan Insurance

Insurance Product Information Document

Company: Isle of Man Assurance Limited.

Isle of Man Assurance Limited is incorporated in the Isle of Man with company number 003792C and authorised and regulated by the Isle of Man Financial Services Authority (FSA).

Product: Frank Pickles Insurance Static Caravan

Registered in England (no. 676453) at 23 Hornbeam Square South, Harrogate, HG2 8NB; regulated and authorised by the Financial Conduct Authority (no. 305297).

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your Policy Documentation.

What is this type of insurance?

Cover for your Static Caravan, as detailed on your policy schedule.



What is insured?

- ✓ Loss or damage to the Static Caravan (including standard fixtures and fittings, decking, skirting and verandas) due to accidental damage, fire, explosion, lightning, theft, malicious acts or vandalism, freezing of fixed water or heating systems, escape of water or oil from fixed water or heating systems, storm, flood, subsidence, falling trees, aerials or masts.
- ✓ i) Additional cost of removing the caravan to nearest repairer and returning it to the licenced holiday static caravan site including the disconnection and reconnection of services.
- ii) Site clearance for which you are responsible following insured damage.
- iii) Repair to mains services following insured damage.
- (the above additional costs are included up to a maximum of £5000 in any one period of insurance)
- ✓ Alternative accommodation to complete your holiday for up to £100 per day/£1000 in any one period of insurance if your caravan becomes uninhabitable as a result of loss or damage that is covered by this policy.
- ✓ The cost of replacing the caravan locks following loss or theft of keys up to £250.
- ✓ Personal Accident cover up to £10,000.
- ✓ Legal liability up to £1,000,000 as standard (up to £5,000,000 available as an optional extension).

Optional cover you may have chosen if eligible – details shown on your schedule:

- New For Old - If the caravan is less than 15 years old.
- Contents (including frozen food, loss of metered water, gas or oil used for heating).

See terms and conditions for full details.



What is not insured?

- ✗ Valuables (including but not restricted to: jewellery, watches, mobile phones, computers and tablets, pedal cycles, sporting/fishing equipment).
- ✗ Accidental damage to caravan contents.
- ✗ Any theft not reported to the police and a crime reference number obtained.
- ✗ Loss or damage caused by wear and tear, rot, fungus, insects, vermin, domestic pets, any gradual operating cause, frost, water seeping in through windows, doors, ventilators, body joints or seals, escape of water or oil or the freezing of water in any fixed water or heating installation between 1st November and 15th March.
- ✗ While being used as a permanent residence or for any trade, business or profession or while rented out.

Other exclusions apply, see terms and conditions for full details.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - The excess (the amount you have to pay on any claim).
- ! Theft of caravan contents not involving forcible and violent entry or exit to or from the caravan.
- ! Cover is limited to £1000 for any one item of contents.
- ! The cost of replacing any undamaged item or parts of items forming part of a set, suite or carpet if they can still be used.

Other restrictions apply, see terms and conditions for full details



Where am I covered?

- ✓ The United Kingdom, Channel Islands and the Isle of Man



What are my obligations?

- You must provide us with honest, complete and accurate information throughout the life of your policy
- You must tell us immediately of any changes in circumstances or information which may affect your policy
- You must observe and fulfil the terms, conditions and clauses of this policy. Failure to do so could affect your ability to make a claim
- You must tell us as soon as possible about any event which may lead to a claim



When and how do I pay?

- You can pay for your policy annually before cover commences or by monthly instalments (an interest charge will apply if you pay by monthly instalments)
- You can only pay monthly instalments by direct debit



When does the cover start and end?

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



How do I cancel the contract?

If you decide to cancel your policy, you can either:

- Confirm in writing to Frank Pickles Insurance, 23 Hornbeam Square South, Harrogate, HG2 8NB
- Send an email to cancel@frankpickles.co.uk

Please confirm the date cover is to cease, the reason you wish to cancel the policy, your full name, policy number, address and postcode.

See terms and conditions for full details.