

Touring 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 Touring 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 Touring Caravan, as detailed on your policy schedule.



What is insured?

- ✓ Loss or damage to the Touring Caravan (including standard manufacturers fixtures and fittings and approved dealer fitted accessories) due to accidental damage, fire, explosion, lightning, theft, malicious acts or vandalism, storm or flood (this excludes awnings).
- ✓ Loss or damage to the Touring Caravan, whilst it is:
 - a) being used for social, domestic and pleasure purposes by you or your family (your spouse/partner/civil partner, children (whether or not such children reside with you permanently) and any other member of your family permanently residing with you).
 - b) being towed and whilst detached.
- ✓ Additional cost of removing the caravan to nearest repairer and returning it to its usual storage address, as shown on your policy schedule.
- ✓ Alternative accommodation for up to 15 days in any one period of cover if the caravan becomes uninhabitable as a result of loss or damage that is covered by this policy whilst on holiday or touring. Maximum £75 per day.
- ✓ Legal liability up to £1,000,000 as standard (up to £2,000,000 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 10 years old.
- Contents and Awning.

See terms and conditions for full details.



What is not insured?

- ✗ Valuables (including but not restricted to: jewellery, watches, mobile phones, computers and tablets).
- ✗ Loss or damage to caravan generators or damage to the caravan resulting from use of a generator.
- ✗ Chewing, scratching, tearing or fouling by animals.
- ✗ While being used as a permanent residence or for any trade, business or profession or while rented out or while being used by anyone other than you or your family.
- ✗ Mechanical, electrical or computer breakdown, wear and tear, gradual deterioration, water damage or resulting from water leaking through windows, doors, ventilators, body joints or seals, faulty workmanship, design or using faulty materials.
- ✗ Loss or damage to awnings caused by weather conditions or if not securely attached.
- ✗ Pedal Cycles and Sports Equipment

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).
- ! In relation to theft of the caravan:
 - The caravan must only be stored at your home when not in use or at a storage address notified to and approved by us.
 - If the caravan is both unattended (you are more than 2 metres away from the caravan) and in use, it must be fitted with a hitch lock and either a wheel or axle lock.

- If the caravan is detached from the towing vehicle and unattended (you are more than 2 metres away from the caravan) the caravan must be secured by the fitting of a hitch lock and either a wheel or axle lock.
- ! Cover for theft of the caravan or of any unfixed items within the caravan is excluded if the caravan is left Unattended in a lay-by or any informal parking area.
- ! Cover is limited to £500 for any one item of contents and personal effects, clothing and luggage or audio and visual equipment.
- ! It is Your responsibility to make sure that the Sum Insured represents the full replacement cost of Your Caravan, Caravan Contents, Equipment and Awnings. If the Sum Insured is less than the full replacement cost, We will only pay the same proportion of the loss or damage as the Sum Insured bears to the full replacement cost. For example, if the Sum Insured represents only one half of the full replacement cost, We will only pay for one half of the amount lost or damaged.

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



Where am I covered?

- ✓ The United Kingdom, Channel Islands and the Isle of Man, including transit between them.

Optional cover

- Foreign Use (up to 90 or 120 days per policy period, as per your schedule) – Cover extends to include use in the countries specified in your Policy documents only. Please ensure you check this list before travelling.



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.