

Company: Coast

Coast is a trading name of Park Home Insurance Services Ltd. The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 306716. The company is registered in England and Wales. Company Number 2979679. Brit Syndicate 2987 at Lloyd's is managed by Brit Syndicates Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, register number 204930. Park Home Insurance Services Ltd, trading as Coast acts as an agent of Brit Syndicate 2987 @ Lloyd's.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Touring Caravan Insurance protects your non-motorised caravan, folding camper, trailer tent or 5th wheel, its contents and any caravanning or camping equipment. It covers loss or damage by such things as fire, flood, storm, theft, vandalism and accidental damage – as described in our policy booklet.



What is insured?

- ✓ Loss or damage caused by accidental damage, fire, theft, vandalism, storm or flood to the structure of the caravan (including any original manufacturer-installed fixtures, fittings or equipment)
- ✓ Loss or damage to the contents of your caravan caused by accidental damage, fire, theft, vandalism, storm or flood
- ✓ Up to 300 days cover in the European Union
- ✓ Contribution towards hotel accommodation or alternative caravan hire if you can't stay in the caravan after insured damage
- ✓ Contribution to the cost of continuing your holiday if the caravan or towing vehicle has an accident, or if you're unable to drive due to illness or injury
- ✓ Personal accident (no upper or lower age limit) for you, your spouse, partner or children if they suffer bodily injury while in the Caravan or the private motor vehicle towing the Caravan, loading, unloading, hitching or unhitching or directly working on the Caravan or within the boundaries of a legitimate site
- ✓ Public liability if you're held legally liable (as the owner or occupier) for injury to a third party or damage to their property

Optional Cover - what's insured

- Loss or damage to your awning
- Loss or damage to your motor mover
- No road-risk for permanently sited touring caravans
- Opt out for European cover



What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moths or vermin, mildew, rot, water leakage or damage that happens gradually
- ✗ Electrical or mechanical breakdown, failure or damage
- ✗ Damage to tyres – unless caused by an accident or vandalism
- ✗ Theft or attempted theft when the caravan is left unattended for more than two hours – unless prescribed security devices are in operation (see policy document and your policy schedule for requirements)
- ✗ The cost of repairing or replacing any undamaged parts of the caravan or contents which form part of a pair, set or suite
- ✗ Any loss in value
- ✗ Indirect loss of any kind
- ✗ Faulty design materials or workmanship
- ✗ Any claim or loss or damage more properly covered under any Road Traffic Act or other compulsory insurance
- ✗ Liability claims :
 - ✗ Arising while the Caravan is attached to a mechanically propelled vehicle
 - ✗ From an accident caused by the Caravan or part thereof becoming detached from the towing vehicle
 - ✗ Arising in connection with any vehicle being used for the transportation of the caravan
- ✗ Personal injury caused by narcotic drugs, racing, criminal acts, pregnancy/childbirth or arising from the use of power driven wood or metal working machinery
- ✗ Any claim arising directly or indirectly from an act of war, radioactivity, pollution, cyber attack, computer virus or terrorism



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)
- ! Monetary limits for certain covers
- ! Loss or damage to your caravan’s contents caused by accidental damage, fire, theft, vandalism, storm or flood has a single item limit of £500
- ! Caravan contents cover does not include money, credit cards, watches, jewellery, furs and articles of gold, silver or other precious metals, contact lenses, spectacles, items of sports equipment valued at £50 or over, photographic equipment, binoculars, camcorders, mobile telephones, computer hardware or software, motor driven vehicles of any kind or their accessories, pedal cycles or waterborne craft of any description

- ! Theft or accidental damage from awnings except for outside furniture when the caravan is in use, is subject to an overall limit of £500
- ! Any liability arising or loss or damage that occurs while the caravan is being used for any purpose other than social, domestic or pleasure purposes or any legal liability resulting from any business, trade or professional, or is let out for hire or reward
- ! We’ll only cover against theft if the caravan has been broken into or out of or entry has been forced
- ! Public liability cover only applies when your caravan is unhitched – cover while it’s attached to the car or being towed will be provided by your motor insurance

Optional cover – restrictions

- Loss or damage to the awning when erected and attached to the caravan when the caravan is left unoccupied for 7 days or more



Where am I covered?

- ✓ At the risk address specified on your schedule and unless specified otherwise on the schedule, up to 300 days in any one Period of Insurance in Europe. Cover is restricted to the member states of the European Union as well as Andorra, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Turkey



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 Coast 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 Coast about any event which might lead to a claim as soon as possible
- Coast 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?

Payment options are available via credit/debit card or cheque. Payments may also be made via a credit agreement which uses a monthly direct debit. Please discuss your payment options with Coast



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 the right to cancel your policy at any time. Any potential refund will be calculated as follows:

- Within 14 days of policy purchase, renewal or you receiving your policy documents, We will:
 - Provide a full refund if no claim has been made
 - Not refund any part of the premium if a claim has been made or an incident likely to give rise to a claim is notified to the insurer in the current Period of Insurance
- After the 14 day period described above has passed, We will:
 - Refund the premium for the exact number of days left in the current Period of Insurance if no claims have been made applying an administration charge
 - Not refund any part of the premium if a claim has been made or an incident likely to give rise to a claim is notified to the insurer in the current Period of Insurance

To cancel your policy, contact Coast by telephoning 0800 614 849 or emailing info@coastinsurance.co.uk or writing to The Old Bank, High Street, Wadhurst, East Sussex TN5 6AB