

Home Insurance

Insurance Product Information Document



Company: Coast

Product: Touring Caravan Insurance

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.

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 to the structure of the caravan (including any original manufacturer-installed fixtures, fittings or equipment)
- ✓ Cover for the caravan's contents against loss or damage
- ✓ 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
- ✓ 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

- Cover for your awning
- Cover for your motor mover



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 for requirements). If you have told Coast you have an alarm or tracker, these must be activated too
- ✗ The cost of repairing or replacing any undamaged parts of the Caravan or Contents which form part of a pair, set or suite



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
- ! There is a single article limit of £500 for loss or damage to the caravan's contents
- ! We won't cover your caravan if it's being used for business or professional purposes, or is let out for hire or reward
- ! Caravan contents cover does not include 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
- ! We'll only cover against theft if the caravan has been broken into or out of or entry has been forced
- ! Theft or accidental damage from awnings except for outside furniture when the caravan is in use, subject to an overall limit of £500
- ! 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 180 days in any one period of insurance in the European Union.



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 should be discussed 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:

- Before cover has started, we will provide a full refund.
- 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.
 - if a claim has been made, we'll reduce your refund to pay for the time you were covered.
- 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 applying an administration charge.

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.