

# 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.

Aviva Insurance Limited. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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, woodworm, 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 pro-active tracker, these must be activated whenever you leave the van for two hours or more
- ✗ 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?

- ! 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
- ! There is no cover if your caravan is being used for business or professional purposes, or is let out for hire or reward
- ! Contents does not include watches, jewellery of any kind, contact lenses or glasses, items of sports equipment valued at £50 or over, any type of photographic equipment, phone, computer or tablet or software, motor driven vehicles or their accessories, pedal cycles or waterborne craft of any description
- ! Theft is only covered 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

- 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, throughout the UK (including Northern Ireland and the Isle of Man) and 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?

Payments can be made by credit/debit card or by cheque or BACS. 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:

If you wish to cancel and your insurance cover has not commenced, you will be entitled to a full refund of the premium paid.

If cover has commenced and you are within 14 days, if no claim has been made, we'll refund the premium you've paid.

If a claim is made you will be charged for the days you have had cover and then refunded the remainder of the premium you have paid.

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 01892 784059 or emailing [info@coastinsurance.co.uk](mailto:info@coastinsurance.co.uk) or writing to The Old Bank, High Street, Wadhurst, East Sussex, TN5 6AB.