

Product: Static Caravan  
Underwritten By: Aviva Insurance Limited

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411  
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in your policy documents.

### What is this type of insurance?

Static Caravan Insurance protects you against loss or damage to the home and contents caused by events described in the policy booklet such as fire, flood, storm, theft and subsidence.



#### What is insured?

##### Under our home cover

- ✓ Loss or damage to the structure of your home (including any permanent fixtures and fittings included in the manufacturers original specification, any decking, fencing, skirting, service tanks and floatation devices)
- ✓ Loss or damage to the contents of your home
- ✓ Theft or attempted theft
- ✓ Accident damage to underground services
- ✓ Loss or damage to domestic frozen food
- ✓ Theft of money from your home
- ✓ Public liability if you're held legally liable as the home owner or occupier for injury to a third party or their property
- ✓ Debris removal and additional costs such as re-sitting and delivery

##### Optional covers

- Loss or damage to personal possessions and sports equipment
- Temporary accommodation following damage to your home
- Loss of rent up to £200 per week and £800 overall



#### What is not insured?

- ✗ Loss or damage to valuables
- ✗ Theft unless as a result of forcible and violent entry or exit to the home
- ✗ Storm or flood damage to property left in the open, hedges, gates, fences, awnings or toilet tents
- ✗ Theft to contents left out in the open
- ✗ Damage caused by seepage of water into the home through external windows, doors, seams or seals
- ✗ Loss or damage arising from the use of any portable heaters with a naked flame
- ✗ Any theft, attempted theft, malicious damage or vandalism not reported to the police within 24 hours
- ✗ Public liability to any member of your immediate family of any employees
- ✗ Public liability resulting from the ownership or use of any aircraft or watercraft including sailboards and windsurfers

##### Optional covers:

- Loss or damage to portable electronic equipment, tablets, mobile phones and hand held electronic games
- Loss or damage to valuables



#### Are there any restrictions on cover?

! Certain limitations may apply to your policy e.g.

- the excess (the amount you have to pay on any claim)
- monetary limits for certain covers
- clauses which may exclude certain losses or damage

! Loss or damage as a result of escape of water caused whilst the home is unoccupied between the 1st November and 31st March or where the park is closed unless:

- o The water has been turned off at the mains and the system fully drained or
- o An automatic central heating system is used to maintain a minimum temperature of 15°C within the home at all times or
- o During the period the park remains open, the water is turned off at the stopcock, all taps are left open and plug holes are left unobstructed



### Where am I covered?

- ✓ In the United Kingdom



### What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- Please tell us immediately about changes to the information set out in the application form, Statement of Fact or your schedule
- You must make sure that your sums insured are high enough to cover the home and contents to be insured
- You must take reasonable care of your property
- Security Precautions  
You must ensure when the home is unoccupied:
  - All locks, bolts and other security devices are in operation
  - If you have stated you have an alarm, the alarm system on your home must be a minimum level of a bell only alarm and when your home is unoccupied the alarm system must be put into operation and maintained by an annual maintenance contract. Failure to comply with this condition may result in a claim being declined or reduction in any claim payment for theft or attempted theft.



### When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



### When does the cover start and end?

From the starting date (shown on your schedule) for 12 months – and then for the period specified when you renew and pay your premium.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it to Ripe Insurance for Caravans within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available. Thereafter you may cancel the policy at any time by informing Ripe Insurance for Caravans. We will allow a pro rata refund of premium for any unexpired period of cover less any administration fee charged by Ripe Insurance for Caravans. Details of the administration fee can be found in your terms of business. There will be no return of premium whereby a loss has been paid or is payable under this Policy.