

Caravan Insurance

Insurance Product Information Document

Company: Ripe Insurance

Product: Touring Caravan

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?

Touring Caravan Insurance protects you against loss or damage to the caravan



What is insured?

Under our Caravan cover

- ✓ Accidental damage or loss to your touring caravan and equipment
- ✓ Theft or attempted theft to your touring caravan and equipment
- ✓ Accidental death caused by an external, sudden, unexpected event whilst in your caravan
- ✓ Public liability if you're held legally liable as the caravan owner or occupier for injury to a third party or their property

Optional covers

- Loss or damage to contents
- Hotel and caravan hire following damage to your caravan
- Providing cover for friends and family who loan the caravan without you in attendance
- European cover



What is not insured?

- ✗ Theft or attempted theft when the caravan is left unhitched from a towing vehicle unless the caravan is protected with a hitch-lock and wheel clamp. This does not apply if your caravan is kept at a CaSSOA storage facility where by they have stated in their contract with you that they do not allow a hitch-lock or wheel clamp to be fitted.
- ✗ Theft or attempted theft when the caravan is left unattended unless the doors and windows to the caravan are closed and locked and any security devices are in operation
- ✗ Theft of equipment unless there is evidence of forcible and violent entry or removal
- ✗ Loss or damage where the caravan is used as a permanent place of residence
- ✗ Loss or damage where the caravan is over 15 years of age

Optional covers:

- Loss or damage to any valuables, money or personal possessions
- Loss or damage to any portable generators unless in use or secured in the caravan, towing vehicle or a locked building
- Theft of contents from your caravan unless there is evidence of forcible and violent entry or removal
- Any boats, vessels, watercraft, cycles or other sports equipment
- Where the caravan has been let out for hire and reward or if you have received any financial compensation for the hire of your caravan.



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



Where am I covered?

- ✓ In the United Kingdom
- ✓ Optional European extension to cover the following countries:
Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy including the Vatican City, Latvia, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, republic of Ireland, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland



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 caravan and contents to be insured
- You must take reasonable care of your property



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.



How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. You must send a signed letter of cancellation via post or send an email. If You have spoken to Us to arrange Your policy, We may deduct an administration fee of up to £10 but this charge will not be made if You have arranged Your policy online without speaking to Us.

You may cancel after the 14 days have expired. We may provide You with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10. You must send a signed letter of cancellation via post, or send an email.

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