

# Static Caravan Insurance

## Insurance Product Information Document

Company: The Insurer of this policy is China Taiping Insurance (UK) Co Ltd. Mark Bates Ltd is the broker.

Product: Static Caravan Insurance Policy.

This pre-contractual document provides a summary of cover relating to Static Caravan Insurance. Other pre-contractual documentation in connection with this product is provided separately. Contractual information and further details are provided within the policy wording.

### What is this type of insurance?

Our Static Caravan insurance policy is designed to provide you with a broad range of cover when insuring your caravan and its contents, including your liability to others.

The following is a summary of what is considered to be the main characteristics of the insurance provided. For precise details of cover and a full description of the exclusions and restrictions that apply, the Policy Wording should be referred to. A copy will be provided upon request.



#### What is insured?

- ✓ **Accidental Loss or Damage** Including storm, flood, fire and theft.
- ✓ **Additional Property** Cover includes your valuable extras such as verandas, decking, gates, steps and storage units.
- ✓ **New for Old Option** You have the option to insure your caravan and contents on a replacement as new basis.
- ✓ **Personal Liability** Your legal liability for accidental death, bodily injury, illness or disease to any person or accidental damage to property arising out of your ownership or use of the caravan.
- ✓ **Legal Expenses** A range of covers relating to legal proceedings that arise in connection with your occupation and use of the caravan.
- ✓ **Contents Outside** Up to £500 cover for contents stored in the open within the boundary of your plot.
- ✓ **Replacing Locks and Keys** The cost of replacing locks and keys of external doors, windows and alarms of the caravan following the loss or theft of keys.
- ✓ **Spoilage of Food** Caused by rise or fall of temperature in a freezer.



#### What is not insured?

- ✗ Theft of contents when the caravan is unoccupied, unless entry to the caravan is by forcible and violent means.
- ✗ Damage by domestic pets.
- ✗ Damage arising from freezing between 1st November and 31st March unless "winter precautions" as set out in the policy have been adhered to.



#### Are there any restrictions on cover?

- ! **Contents** No one item of contents to exceed £500.
- ! **Personal Liability** Limit of £5M.
- ! **Legal Expenses** Limit of £100,000.



#### Where am I covered?

- ✓ United Kingdom.



#### What are my obligations?

- Please ensure that all information provided in connection with your application for this insurance is correct. If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us if you have any change in personal data or contact information.
- Should you wish to make a claim, please inform us as soon as possible and no later than 14 days thereafter.



### **When and how do I pay?**

You can pay for your insurance policy in full by credit/debit card, cheque, postal order, BACS transfer or alternatively you can speak to one of our advisors about paying in monthly instalments.



### **When does the cover start and end?**

Cover starts from the date you ask and we agree to accept cover for a period of 12 months.



### **How do I cancel the contract?**

You may cancel this policy at any time by informing us by email [cancellations@markbatesltd.com](mailto:cancellations@markbatesltd.com), post or phone 01476 513784. We will allow a refund of premium for every full quarter of the period of insurance that remains in force from the date of cancellation. We will not refund any part of your premium if there has been any claims during the period of insurance.

### **About Us**

Your insurance policy is arranged and administered by Mark Bates Ltd on behalf of China Taiping Insurance (UK) Company Limited and will run for the period stated on your Policy Schedule.

Mark Bates Ltd are authorised and regulated by the Financial Conduct Authority FRN 308390.

China Taiping Insurance (UK) Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN 202690.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.