

# Caravan Boiler Breakdown 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: Caravan Boiler Breakdown Insurance Policy.

This pre-contract document provides a summary of cover relating to Caravan Boiler Breakdown 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 Caravan Boiler Breakdown Insurance policy provides affordable insurance cover should your boiler breakdown, you can call us and we will arrange for repair on your behalf.

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?

- ✓ The cost of repair following a breakdown.
- ✓ If the equipment cannot be repaired a contribution will be paid towards the cost of a replacement boiler.



#### What is not insured?

- ✗ The first £30 of each and every claim.
- ✗ Any boiler that is over 15 years of age at the time of breakdown.
- ✗ Any claim made within the first 30 days of the inception date of the policy.



#### Are there any restrictions on cover?

- ! No more than three call outs in any one period of insurance.
- ! No more than £500 will be paid for any one repair.
- ! No more than £1,000 will be paid towards the cost of a replacement boiler.
- ! Boiler must have been serviced by a registered gas fitter during the previous 12 months.



#### 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 suffer a breakdown please ensure to inform us as soon as possible and no later than 7 days after the incident.



#### 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?

The policy will commence from the date you ask for, but cover will not start until the first 30 days has expired. The policy runs 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 full refund of premium if cancelled within the first 14 days or for every full quarter of the period of insurance that remains in force thereafter, 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.