

# Caravan and Trailer Insurance



## Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited.

Registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: LV= Caravan and Trailer Insurance Policy

This document summarises key information you need to know about LV= Caravan and Trailer insurance. As no advice is given, it should be read together with the document of insurance and schedule so you understand the full terms and conditions, including limits that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

### What is this type of insurance?

Caravan and trailer insurance provides cover for loss or damage to your caravan or trailer including awnings and fixtures and fittings. The level of protection provided will depend on the cover you select.



#### What is insured?

##### See the document of insurance for the full list of benefits

The sections of cover available and a summary of the limits are shown below.

- ✓ Loss or damage to the structure of your caravan or trailer, including fixtures and fittings, any awnings, floor coverings, mattresses, generators and bottled gas equipment – **the limit of cover you select will be shown in your policy documents**
- ✓ Cover in the British Isles and up to 180 days elsewhere in Europe
- ✓ Alternative accommodation/hire of another caravan or trailer tent if while in use, yours is destroyed or can't be used for more than 24 hours. We'll pay up to £100 a day, for no more than 15 days
- ✓ Cover applies while on loan to family and friends – when used for private purposes
- ✓ If the keys to external doors and security systems to your caravan or trailer are lost, we will pay the reasonable cost of replacement
- ✓ Personal Accident cover (up to £10,000) for you or your spouse/partner
- ✓ Up to £100,000 for legal costs to help you recover uninsured losses where you have an accident that is not your fault

##### Optional Cover available– a limit of cover will apply and is shown in your quote/schedule:

- Accidental loss or damage to your caravan contents including personal belongings, luggage, furnishings and other equipment



#### What is not insured?

Below is only a summary of what is not covered. For full details, please see the document of insurance.

**Excesses** apply and are shown in your quote/schedule - you are responsible for paying this amount in the event of a claim.

- ✗ There is no cover for caravans or trailers being used for business or residential purposes
- ✗ There is no cover for caravan used for holiday letting, unless we have agreed to provide this cover and it is shown on your schedule

##### Optional Covers - what is not insured

- Caravan Contents doesn't cover:
  - Theft or attempted theft when your caravan is left unattended without being locked
  - Bicycles



#### Are there any restrictions on cover?

- ! The limit of cover shown on your quote/schedule should reflect the current market value of your caravan or trailer as wear and tear is taken into account when dealing with claims. Unless you have bought it from new and it is less than 5 years old, in which case the limit of cover should represent its new value
- ! If your caravan or trailer is not in use or is left unattended, it must be immobilised by a hitch lock, wheel clamp or alarm system



## Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man & Channel Islands
- ✓ We will also provide European cover for Public Liability and our optional contents cover provides 180 days of cover in Europe



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must let us know if your circumstances change either before your policy starts or during the period of insurance. Changes you need to let us know of include if you sell or change your caravan, let it for holidays or you change address
- You must take care to keep your property in a good condition
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible

Failure to meet your obligations could result in a claim being rejected, we may reduce the amount of payment we make or we may cancel your policy.



## When and how do I pay?

The premium for this annual policy may be paid in one single amount or if offered, by monthly Instalments (subject to a credit agreement). Payment may be made by credit or debit card or direct debit. Monthly instalments will be due on the same date each month, if it's a weekend or bank holiday, payment will be taken on the next working day.



## When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents



## How do I cancel the contract?

Call us on **0800 028 5712** (for Text Phone please dial 18001 first). If you inform us:

- Within 14 days of receiving your documents – we'll refund any money you've paid, less a charge for the cover you've had. If you cancel before your policy starts, no charges will be made.
- After 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £20.
- If you renew but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above.