

# Touring Caravan Insurance

## Insurance Product Information Document

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

Product: Touring Caravan Insurance Policy.

This pre-contractual document provides a summary of cover relating to 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 Caravan Insurance policy is designed to provide you with a broad range of cover when insuring your touring 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.
- ✓ **Personal Liability** Up to £5M in respect of 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.
- ✓ **Accommodation Costs** Up to £1,500 for cost of accommodation or hire of replacement caravan if your caravan is damaged whilst in use.
- ✓ **Recovery** Costs of recovery, removal to repairer and returning to you following an accident.



#### What is not insured?

- ✗ Clothing, personal effects, money and documents.
- ✗ You will be responsible for the first £100 of each and every claim, other than for legal liability.
- ✗ The product will not be covered for theft if it is attached to an unoccupied vehicle left running.
- ✗ No liability cover is in force whilst the caravan is attached to a vehicle.



#### Are there any restrictions on cover?

- ! Cover for contents is subject to a maximum value of £250 for any one item.
- ! **Basis of Settlement** If purchased second-hand or more than 2 years old a deduction will be made for wear and tear.



#### Where am I covered?

- ✓ United Kingdom, the Channel Islands and Isle of Man and in Norway, Switzerland and any member country of the European Union for up to 90 days in any one period of insurance.



#### 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 incept 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 591104. 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.