Holiday caravan insurance

Insurance Product Information Document

Leisuredays
INSURANCE THAT LETS YOU RELAX

Company: Intact Insurance UK Limited; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 202323).

Product: Leisuredays holiday caravan insurance; a trading name of Caravan Guard Limited, registered in England (No. 04036555) at New Road, Halifax, West Yorkshire, HX1 2JZ; regulated and authorised by the Financial Conduct Authority (No. 310409).

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

Cover for your holiday caravan, lodge or chalet, as detailed on the policy schedule.

What is insured?

- ✓ Damage to the structure whilst it is on the site specified in the schedule, being used for holiday purposes, in transit within the territorial limits, or in the custody or control of, any manufacturer, supplier, repairer, engineer or haulier in connection with their business.
- ✓ Emergency accommodation costs up to the amount shown **on your schedule** if you are deprived of the use of the structure due to loss or damage covered by the policy, and you are staying in the structure at the time of the damage.
- ✓ Cover for emergency repairs, debris removal and resiting costs.
- ✓ Loss or damage to refrigerated or frozen food due to a change in temperature.
- ✓ Replacement locks following theft or loss of keys or damage to locks.
- ✓ Legal liability for the compensation arising from the ownership, custody or control of the structure up to £5,000,000.
- ✓ Compensation for fatal injury up to £25,000 for you or your family for accidental injury occurring inside or within the immediate vicinity of the structure.
- ✓ Loss or damage to contents and personal possessions while in or around the structure, up to the limit selected on your schedule.
- ✓ Contents cover whilst stored at the home address on your policy schedule, up to the limit selected on your schedule.

Optional covers which may apply if eligible – shown on your schedule if applicable:

- Damage whilst the structure is let for hire or reward, including short term accommodation and loss of rental income cover where your structure is uninhabitable as a result of a valid claim to the structure, up to the limits.
- Extended personal possessions, emergency accommodation & liability cover.
- New for old replacement for the structure (subject to adequate sums insured and maximum age).

What is not insured?

- ✗ Any value or usage in excess of the schedule limits.
- ✗ Your policy excess, this is the part of the claim you have to pay.
- ✗ Where the structure is being used for a purpose not included under the policy.
- ✗ Mechanical or electrical breakdown, depreciation, wear and tear, manufacturing defects, rust, corrosion or any gradual deterioration.

Are there any restrictions on cover?

- ! When the structure is not occupied we will **not** pay for **damage caused by water freezing** in any fixed water or heating installation, or damage by water, steam or other liquid escaping from a fixed household appliance, fixed water or heating installation, **unless**:
  - Between the dates stipulated on your policy schedule, whilst the park is officially open, the water has been turned off at the stopcock; taps and showers are turned on and left open, ensuring nothing obstructs plugholes; and toilets are flushed, ensuring all water is drained from the cistern; **or**
  - Between the dates stipulated on your policy schedule, whilst the park remains officially closed, the water is turned off at the stopcock and all equipment fully drained down and winterised.
- ! Damage caused by storm, tempest, flood or water damage unless the structure is securely anchored at all 4 corners of the chassis or is skirted (unless an endorsement has been applied to your schedule to modify this).
- ! Malicious damage or theft by or with the connivance of any occupant or user.
- ! Theft of contents and personal possessions when unoccupied, unless by forcible and violent entry.

Continued on reverse

Are there any restrictions on cover?

- ! Damage caused by chewing, scratching, tearing or fouling by pets.
- ! Damage by seepage of water through seams or seals.
- ! Damage to contents and personal possessions in the open when unoccupied.
- ! Limit shown on your schedule for any one personal possession.
- ! High risk Items are covered only where specified on your policy schedule and only applicable in the UK.

Where am I covered?

- ✓ This policy is designed to cover your structure, and where included contents and personal possessions, whilst on the site specified in the schedule within England, Northern Ireland, Scotland, Wales, the Channel Islands or the Isle of Man, including transit between them.

What are my obligations?

- To provide us with honest, complete and accurate information throughout the life of your policy.
- To disclose any information or change in circumstances which may affect your policy, including but not limited to a change in holiday caravan, change in site, additional cover requirements.
- To take all reasonable steps to safeguard the holiday caravan, contents, and personal possessions against loss or damage.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.
- To tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.

When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.

When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months unless your policy is cancelled prior to this date.

How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your documentation to Leisuredays, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to cancel@leisuredays.co.uk .
- calling us on 01422 396 888.

In all of the above scenarios you must confirm your policy number, and the time and date cover is to cease.