

# Home Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Dusk Touring Caravan Insurance

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

### What is this type of insurance?

Touring Caravan insurance protects your non-motorised caravan or trailer tent, its contents and any caravanning or camping equipment. It covers loss or damage by such things as fire, flood, storm, theft, vandalism and accidental damage – as described in our policy booklet.



#### What is insured?

- ✓ Loss or damage to the structure of the caravan (including any original manufacturer-installed fixtures, fittings or equipment)
- ✓ Loss or damage to the caravan contents (including caravan and camping equipment outside the caravan) – up to £1,500 (single item limit £250)
- ✓ Contribution towards hotel accommodation or alternative caravan hire if you can't stay in the caravan after insured damage
- ✓ Contribution to the cost of continuing your holiday if the caravan or towing vehicle has an accident or breaks down, or if you're unable to drive due to illness or injury
- ✓ Public liability if you're held legally liable (as the owner or occupier) for injury to a third party or damage to their property



#### What is not insured?

- ✗ Depreciation, deterioration, manufacturing defects, wear and tear, damage by moths or vermin, mildew, rot, water leakage or damage that happens gradually
- ✗ Electrical or mechanical breakdown, failure or damage
- ✗ Damage to tyres – unless caused by an accident or vandalism
- ✗ Theft or attempted theft when the caravan is left unattended or not attached to the towing vehicle for more than eight hours – unless secured by a wheel clamp, hitch lock or immobilisation device
- ✗ Repatriation from any country outside the United Kingdom



#### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers, and/or
  - clauses that exclude certain types of loss or damage
- ! We won't cover your caravan if it's being used for business or professional purposes, or is let out for hire or reward
- ! Caravan contents cover does not include jewellery, gold, silver, furs, hearing aids, cameras (or other photographic equipment), binoculars, mobile phones, computers or computer equipment designed to be portable, satellite navigation systems, pagers, computer software, gaming consoles and associated peripherals, audio equipment, recorded discs or records, cycles, money, cheques or credit cards, business books or documents
- ! We'll only cover against theft if the caravan has been broken into or out of or entry has been forced
- ! Public liability cover only applies when your caravan is unhitched – cover while it's attached to the car or being towed will be provided by your motor insurance



#### Where am I covered?

- ✓ Anywhere in the United Kingdom or temporarily in the European Union in respect of certain perils (for up to 182 days in any period of insurance)



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell your insurance adviser immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfill the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



## When and how do I pay?

Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before cover starts, we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

To cancel your policy, contact your insurance adviser.