

Discount Insurance

Insurance Product Information Document

Discount Insurance is registered in the UK under company number 9125814 and authorised and regulated by the Financial Conduct Authority under number 670126.

Company: Discount Insurance Product: Touring Caravan Insurance Underwriter: Ageas

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of Insurance?

This product is a Touring Caravan Insurance policy which covers the Caravan and its contents caused by fire, explosion, lightning, earthquake, storm or flood, accidental damage (not available for contents cover), malicious acts or vandalism, theft as shown in the certificate within the geographical limits.



What is insured?

Cover - Caravan

- ✓ Loss or damage to the caravan and its contents caused by fire, explosion, lightning, earthquake, storm or flood, accidental damage (not available for contents cover), malicious acts or vandalism, theft as shown in the certificate within the geographical limits

Cover - Public Liability

- ✓ Indemnity in respect of any one incident to third parties

Cover - Legal Costs

- ✓ Legal costs incurred by our panel solicitors or their agents
- ✓ Legal costs to negotiate your legal rights in a contractual dispute over the sale or purchase of the Caravan
- ✓ Legal costs to pursue property infringement, arising from a civil action relation to the Caravan following any nuisance or trespass
- ✓ Legal costs to pursue a legal action following an accident resulting in your personal injury or death against the person or organisation responsible
- ✓ Legal costs to pursue a legal action for financial compensation for uninsured losses arising from a collision causing damage to the Caravan against those responsible
- ✓ Legal costs to pursue a person or organisation that causes physical damage to the Caravan
- ✓ Legal costs to defend criminal prosecutions brought against you arising from your ownership or use of the Caravan



What is not insured?

Cover - Caravan

- ✗ Theft of contents whilst outside the caravan
- ✗ Theft of, loss or damage to the caravan while the caravan is not in use, unless it is kept at your home or at a storage address provided to and accepted by us
- ✗ Accidental damage to contents and valuables
- ✗ Loss or damage to or resulting from caravan's generators

Cover - Public Liability

- ✗ Any liability arising from towing the caravan
- ✗ Loss or damage to the property you own or are looking after or is insured elsewhere
- ✗ Any liability arising from death, injury or illness of you or your immediate family

Cover - Legal Costs

- ✗ You are not covered for any other legal representative's costs unless proceedings are started or a conflict of interest arises
- ✗ There is no cover for claims arising before you purchased the policy to which this cover attaches
- ✗ Claims arising from an allegation of clinical negligence
- ✗ Alleged road traffic offences where you did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs

Cover - All sections

- ✗ Loss, damage or legal liability arising from directly or indirectly from the caravan being loaned, lease or hired to any person other than you
- ✗ Loss or damage caused deliberately by you
- ✗ Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- ✗ Any liability arising or any loss or damage that occurs while the caravan is being used in connection with any trade, business or profession
- ✗ Any consequence of war, invasion, revolution, terrorism or any similar event
- ✗ Loss or damage to the caravan directly occasioned by pressure waves caused by aircraft or other flying objects travelling at the speed of sound



Are there any restrictions on cover?

Cover - All sections

- ! £100 standard policy excess
- ! £250 policy excess whilst in the Continent of Europe

Cover - Public Liability

- ! Up to £2 million

Cover - Legal Costs

- ! For a claim to be covered there must be prospects of a successful outcome and advisers' costs must be proportionate to the benefit of the claim
- ! You are responsible for the first £250 of any claim (the excess)



Where am I covered?

✓ This policy covers you in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and the Continent of Europe.



What are my obligations?

- If this policy covers You as a private individual, unrelated to any trade, business or profession, You must take reasonable care to disclose correct information
- You must notify claims as soon as reasonably possible once You become aware of the incident and within no more than 180 days of You becoming aware of the incident
- You must keep to the terms and conditions of this policy
- You must supply at Your own expense all of the information which We reasonably require to decide whether a claim may be accepted
- You must instruct the Adviser to provide Us with all information that We ask for and report to Us as We direct at their own cost
- It is a condition of this policy that whenever the caravan is left unattended and detached from the towing vehicle, you will make sure it cannot be moved by fitting a wheel clamp and a hitchlock. If left unattended while attached to the towing vehicle you must fit a wheel clamp
- You must maintain the caravan in a sound, roadworthy condition and keep it in good repair
- You must not leave awnings up and attached to the caravan unless it is in use.
- You must write and tell us immediately of any changes in your circumstances which affect this insurance (This includes any changes in storage and security arrangements)
- You must provide in writing full details of injury or loss or damage as soon as possible and in any event within seven days if caused by riot or civil commotion; or thirty days if from any other cause
- You must tell the police immediately if loss or damage has been caused by theft, attempted theft or malicious act or vandalism and help us get back and identify the property
- You must immediately send us every letter, claim, writ or summons without answering them
- You must supply at your own expense, all reports, certificates, plans, specifications, quantities information and help we ask for
- You must give us all information and evidence, including written estimates and proof of ownership and value that we ask for. You must pay any costs involved in doing this
- Under the conditions of this policy you must tell us about any insurance related incidents such as fire, water damage, theft or an accident whether or not they give rise to a claim



When and how do I pay?

You can pay for your policy as a one off payment via Credit/Debit Card or you can set up a Direct Debit. All Direct Debits are subject to a 12.99% premium charge and instalments are spread over ten months.



When does the policy start and finish?

The policy starts on the date of your choice and runs for 12 months. The start and finish date of your policy are found in your Certificate.



How do I cancel the contract?

You are entitled to cancel your insurance policy at any stage during the policy term. You are entitled to a cooling-off period of 14 days, from inception or receipt of your documents, whichever is the later, in which to consider the content of your insurance policy, and the extent of the cover therein. Cancellation of your policy within this period is therefore subject to a full refund.

Provided that there have been:

- No claims made under the policy for which we have made a payment;
- No claims made under the policy which are still under consideration;
- No incident likely to give rise to a claim but is yet to be reported to us.

Cancellations made after the cooling-off period will be subject to a cancellation fee by Discount Insurance of up to £35. We will retain a proportional premium for time on cover. For instance, if you paid £200 for a policy and cancelled this half-way you will be entitled to a refund of £100 for the unexpired portion of the policy less Discount Insurance's cancellation fee of £35 (total refund in this instance would be £65). Please note any administration fees charged for policy set up are nonrefundable if cancelled after the cooling off period.

To cancel the contract you can either write to us at Discount Insurance, The Business Exchange, 26/28 Hammersmith Grove, London, W6 7BA or speak to our customer services team by calling 020 8847 8000