

# Discount Insurance

## Insurance Product Information Document

Discount Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Company: Discount Insurance

Product: Static 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 Static Caravan Insurance this policy will cover your caravan, its contents and personal effects for loss or damage caused by accidental damage, escape of water, fire, theft, vandalism, storm or flood only, as shown in the certificate within the territorial limits.



#### What is insured?

##### Cover - Caravan

- ✓ Loss or damage to any static caravan/holiday home which is described in the certificate or a subsequent endorsement including its fixtures and fittings and equipment, refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like of all which are your sole property

##### Cover - Replacement as new

- ✓ Where the caravan suffers loss or damage beyond economic repair, the underwriters will replace the caravan with a new one of the same make and model or pay the cash equivalent

##### Cover – Loss or damage to Contents and Personal Effects

- ✓ Articles of personal use, clothing, luggage and general household goods while contained within the static caravan/holiday home and belonging to you or your family

##### Cover – Freezer Contents

- ✓ The contents of frozen food cabinet(s) or domestic refrigerator(s), against deterioration or putrefaction

##### Cover – Loss of Keys

- ✓ Cover to replace locks to doors and/or windows in the caravan following damage as described in Cover - Caravan or loss of keys

##### Cover – Liability to the Public

- ✓ Indemnity in respect of injury to third parties

##### Cover – Loss of Use and Hiring Charges

- ✓ Cover for additional alternative accommodation, costs, or the hire of a similar caravan and loss of ground rent

##### Cover – Loss of Ground Rent

- ✓ The entire risk address site being forced to close as a result of fire, storm and/or flood the underwriters will pay a proportionate part of the ground rent

##### Cover – Personal Accident Benefits

- ✓ Compensation if bodily injury is suffered which results in death or permanent disablement



#### What is not insured?

##### Cover – Loss or damage to Contents and Personal Effects

- ✗ Watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description
- ✗ Theft from the caravan or adjacent locked storage unit unless forcible or violent means are used to gain entry

##### Cover – Freezer Contents

- ✗ Underwriters will not pay for loss or damage caused by any electricity or gas company cutting off or restricting your supply. Or loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action.
- ✗ Loss caused from food stored in frozen food cabinets greater than 10 years old

##### Cover – Liability to the Public

- ✗ While the caravan is attached to a mechanically propelled vehicle
- ✗ If the caravan or part thereof becomes detached from any towing vehicle
- ✗ Any liability in respect of any vehicle being used for the transportation of the caravan  
£100 Standard policy excess.

Loss or damage to the caravan or contents and personal effects arising from any malicious act or theft by or with the connivance of any hirer, occupant or user of the caravan or any employee or agent of you or any member of your family

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 other than for social, domestic and pleasure purposes.

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Loss, destruction or damage to the caravan or contents and personal effects directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed



#### Are there any restrictions on cover?

##### Cover - Caravan

- ! Where flood cover is included within your policy, please note that flood cover will not commence until 7 days after the policy comes into force
- ! Flood cover is not available at every location. Your policy documents will provide this information
- ! Any claim arising out of escape of water will not be covered, if the caravan, during the period between 1st November to 1st March inclusive is left unoccupied up to 48 hours, unless the water supply is turned off at the mains and all fixed water tanks and pipes are drained

! This insurance, except for flood cover is extended, to include the caravan equipment and contents and personal effects temporarily removed to an adjacent locked storage unit. The underwriters' will not pay more than £250 in respect of any single article and £500 in total

#### **Cover - Replacement as new**

! The underwriters liability will not exceed the sum insured as shown in the schedule, or replace caravans over 120 months old.

#### **Cover – Loss or damage to Contents and Personal Effects**

! Flood cover is not available in all locations, where it is covered, flood cover will not commence until 7 days after the policy comes into force.

! A single article limit of £300 applies

! £250 single article and £500 in total while contained in an adjacent locked storage unit subject to the risk address site being open and flood cover being excluded

! Following accidental damage, fire, theft or vandalism beyond economic repair the storage unit underwriters will pay up to a total limit of £500

! In excess of £250 in total in any one insurance year in respect of discs, tapes, CDs, videos, DVDs and electronic games

! In excess of £1,500 in total in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres, radios and personal media players

#### **Cover – Freezer Contents**

! Subject to a limit of £250.

#### **Cover – Loss of Keys**

! Underwriters will not pay in excess of £250

#### **Cover – Liability to the Public**

! Up to £5 Million

#### **Cover – Loss of Use and Hiring Charges**

! Up to £50 per day, £1,500 in total

#### **Cover – Loss of Ground Rent**

! Up to an overall limit of £1500

#### **Cover – Personal Accident Benefits**

! Up to £20,000

! Cover is not available to any person over 70 years of age

! Cover is limited to £500 for persons under the age of 16



#### **Where am I covered?**

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



#### **What are my obligations?**

- You should notify us immediately of any change in the risk or circumstances that may affect your insurance cover
- In the event of a claim you must notify us as soon as possible
- 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 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 We will retain a proportional premium for time on cover. 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, 27 Great West Road, Brentford, London, TW8 9BW or speak to our customer services team by calling 0208 847 8000.