

Caravan Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: MIS UK Static Caravan Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This insurance will provide cover against the loss or damage to your caravan and its contents.



What is insured?

Caravan, Contents & Equipment

- ✓ Accidental damage
- ✓ Fire, explosion, lightning, or earthquake
- ✓ Theft
- ✓ Malicious damage or vandalism
- ✓ Escape of water or oil
- ✓ Storm or flood
- ✓ Subsidence
- ✓ Falling trees, aerials or masts
- ✓ Additional costs for:
 - Removal of caravan
 - Reconnection of services
 - Site clearance
 - Repair of utilities
- ✓ Alternative accommodation
- ✓ Frozen food
- ✓ Replacement locks

Liabilities

- ✓ Public liability

Personal Accident

- ✓ Accidental bodily injury



What is not insured?

- ✗ The excess as stated on your policy schedule
- ✗ Loss or damage caused deliberately or maliciously by you or your family/friends or permitted occupant
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Any claims related to war, radioactivity, sonic bangs, pollution, computer hardware or software failure, computer viruses or terrorism.
- ✗ General wear and tear
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Money, valuables, firearms, wines, spirits and tobacco



Are there any restrictions on cover?

- ! Escape of water is not covered between 1st November and 31st March unless the caravan is in use
- ! We will not pay more than £1,000 for any one item of contents
- ! We will not pay more than £100 per day for alternative accommodation and up to £1,000 in total
- ! We will not pay more than £2,500 in total for additional costs
- ! We will not pay more than £200 for freezer food
- ! We will not pay more than £250 for replacement locks
- ! We will not pay more than £10,000 for personal accident
- ! Personal accident cover is not available to persons aged under 16 and over 75 years old



Where am I covered?

- ✓ Our policy will cover you in the United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS
MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA
Telephone: 02890 410220
Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.