

Caravan Insurance

Insurance Product Information Document

Company: Ripe Insurance

Product: Static Caravan, Holiday Lodge, Cabin or Chalet

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main policy benefits and terms and conditions. The full terms and conditions of the cover and other important information are included in your policy documents.

What is this type of insurance?

Static Caravan, Holiday Lodge, Cabin or Chalet Insurance protects you against loss or damage to the home and contents caused by events described in the policy booklet such as fire, flood, storm, theft and subsidence.



What is insured?

Under our home cover

- ✓ Loss or damage to the structure of your home (including any permanent fixtures and fittings included in the manufacturers original specification, any decking, fencing, skirting, service tanks and floatation devices)
- ✓ Loss or damage to the contents of your home
- ✓ Theft or attempted theft
- ✓ Accident damage to underground services
- ✓ Loss or damage to domestic frozen food
- ✓ Theft of money from your home
- ✓ Public liability if you're held legally liable as the home owner or occupier for injury to a third party or their property
- ✓ Debris removal and additional costs such as re-sitting and delivery

Optional covers

- Loss or damage to personal possessions and sports equipment
- Temporary accommodation following damage to your home
- Loss of rent up to £200 per week and £800 overall



What is not insured?

- ✗ Loss or damage to valuables
- ✗ Theft unless as a result of forcible and violent entry or exit to the home
- ✗ Storm or flood damage to property left in the open, hedges, gates, fences, awnings or toilet tents
- ✗ Theft to contents left out in the open
- ✗ Damage caused by seepage of water into the home through external windows, doors, seams or seals
- ✗ Loss or damage arising from the use of any portable heaters with a naked flame
- ✗ Any theft, attempted theft, malicious damage or vandalism not reported to the police within 24 hours
- ✗ Public liability to any member of your immediate family or any employees
- ✗ Public liability resulting from the ownership or use of any aircraft or watercraft including sailboards and windsurfers

Optional covers:

- Loss or damage to portable electronic equipment, tablets, mobile phones and hand held electronic games
- Loss or damage to valuables



Are there any restrictions on cover?

! Certain limitations may apply to your policy e.g.

- the excess (the amount you have to pay on any claim)
- monetary limits for certain covers
- clauses which may exclude certain losses or damage

! Loss or damage as a result of escape of water caused whilst the home is unoccupied between the 1st November and 31st March or where the park is closed unless:

- o The water has been turned off at the mains and the system fully drained or
- o An automatic central heating system is used to maintain a minimum temperature of 15°C within the home at all times or
- o During the period the park remains open, the water is turned off at the stopcock, all taps are left open and plug holes are left unobstructed



Where am I covered?

- ✓ In the United Kingdom



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
- Please tell us immediately about changes to the information set out in the application form, Statement of Fact or your schedule
- You must make sure that your sums insured are high enough to cover the home and contents to be insured
- You must take reasonable care of your property
- Security Precautions

You must ensure when the home is unoccupied:

- a. All locks, bolts and other security devices are in operation
- b. If you have stated you have an alarm, the alarm system on your home must be a minimum level of a bell only alarm and when your home is unoccupied the alarm system must be put into operation and maintained by an annual maintenance contract. Failure to comply with this condition may result in a claim being declined or reduction in any claim payment for theft or attempted theft.



When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



When does the cover start and end?

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



How do I cancel the contract?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid. If You don't exercise Your right to cancel Your policy, it will continue in force and You will be required to pay the premium

You may cancel after the 14 days have expired. You may be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover. There will be no return of premium where the premium refund due is less than £10.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business, if You wish to cancel Your policy please contact Ripe.

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