

Touring Caravan Insurance



Insurance Product Information Document

Company: Binnacle Insurance Services Limited

Product: Compass Touring Caravan Insurance

Binnacle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 820727. Registered in England under No. 11429456. Registered Office: 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND

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 type of insurance is designed to provide a broad range of cover for the structures and contents of a Touring Caravan, and for your legal liability to others as an owner.



What is insured?

- ✓ **Accidental Loss or Damage** that occurs as a result of storm, flood, fire or theft when the Touring Caravan is being used or in storage
 - ✓ **Accidental Damage** that occurs when the Touring Caravan is being towed
 - ✓ **Malicious Damage** or vandalism to the Touring Caravan
 - ✓ **Personal Liability** for accidental death, bodily injury, illness or disease to any person, or accidental damage to property arising out of your ownership or use of the Touring Caravan
 - ✓ **Contents in Awning** Up to £500 cover for items stored in the awning of your Touring Caravan
 - ✓ **Alternative Holiday Accommodation** costs if your Touring Caravan is rendered uninhabitable, up to £2,000
 - ✓ **Accidental Damage to the Awning** of the Touring Caravan
 - ✓ **Emergency Removal** of your Touring Caravan following damage that means it cannot be moved by you
- **Optional: New for Old Cover**, giving you the option to insure your Touring Caravan on a replacement as new basis.
 - **Optional: European Cover** up to 180 days



What is not insured?

- ✗ Liability for damage or injury caused when the Touring Caravan is being towed
- ✗ Loss or damage caused by general wear and tear, or anything that happens gradually
- ✗ Loss or damage if the structure, or any part of it, is used or let for trade or business purposes
- ✗ Legal Liability arising from any trade or business activity involving You or any member of Your Family, other than the hiring or letting of the Structure(s).
- ✗ Loss or damage caused if the Touring Caravan is not stored at the location specified by you
- ✗ Inability to confirm with DVLA regulations



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - The first amount of any claim as detailed as the excesses in your Insurance Schedule
 - Monetary limits for certain covers
 - Clauses that exclude certain types of loss or damage.
- ! We don't provide cover for loss or damage as a result of flood for some policies. Your Insurance Schedule will indicate if cover is excluded.



Where am I covered?

- ✓ Great Britain, Northern Ireland the Isle of Man and the Channel Islands.



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 us immediately if the information set out in your Insurance Schedule changes.
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception of your Compass policy if we request this.
- You must tell us about any event which might lead to a claim as soon as possible.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover.



When and how do I pay?

You can pay your premium in full by credit/debit card, bank transfer or cheque, or in 10 monthly instalments via direct debit.



When does the cover start and end?

Your cover will start and end on the dates stated in your Insurance Schedule.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). On the condition that no claims have been made or are pending, we will then refund Your premium in full

After 14 days, if you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

If a claim payment has been made, a claim has been submitted, or there has been an incident likely to give rise to a claim during the current Period of Insurance, We will still be happy to cancel the Policy at Your request. However there will be no refund of premium or of any Administration Fee for the unexpired period of the Policy.

You may cancel your policy at any time by contacting us by telephone on 0344 2740277 or emailing enquiries@compass.co.uk or by writing to Compass Insurance, 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND.