



## Estimate Your Cover Requirements

How sure are you that your holiday caravan or lodge is adequately insured? Well, why not check, using our **Compass Calculator**.

This tool has been designed to help you estimate your **Sums Insured**.

### Before you Start...

We recommend that you read our **Guide to Avoiding Underinsurance** before using this calculator.

It is your responsibility to ensure your insurance Sums Insured amount(s) are adequate for your personal insurance needs.

This calculator should be used as a guide only. You may need to factor in structures and/or contents not listed below to ensure your Sums Insured are adequate.

### Your Extras

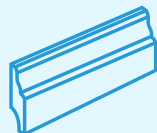
Don't forget to factor in other structural features including:



Hot Tubs



Sheds /  
Storage Boxes



Skirting (which may have  
been fitted around the  
bottom of your unit)



Decking  
Verandas /  
Balustrade



Steps



Gates

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Email Us: [enquiries@compass.co.uk](mailto:enquiries@compass.co.uk)  
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## Step 1 - Calculate your Structures Sums Insured

1. Decide whether you want to insure your Structures and Contents (optional) on a **New for Old** or **Market Value** basis.
2. Add in your **Extras**.

Value of your holiday caravan or lodge ( <b>New for Old</b> or <b>Market Value</b> )	£
Value of your <b>Extras</b>	£
<b>Total</b>	<b>£</b>

## Step 2 - Your Contents (optional)

Insuring the Contents you keep at your holiday caravan or lodge is optional. We've detailed the most common things people need to cover below. This list isn't exhaustive though, so make sure you consider anything else that's relevant to you and your family too!

LOUNGE/DINER	
Electrical items, e.g. TV, DVD/Blu-ray, radio/CD player	£
Furniture, e.g. coffee tables, side tables	£
Soft furnishings, e.g. rugs, cushions, blinds, curtains	£
Decorative accessories, e.g. lamps, pictures, vases, collectables, plants, clocks	£
Child/pet safety gates	£
Pet beds, crates and toys	£

BEDROOM	
Bedlinen, duvets, pillows (market value - take into consideration age, wear and tear)	£
Decorative accessories not supplied with your unit	£
Clothing, shoes, accessories (market value - take into consideration age, wear and tear)	£
Travel cot, infant bed, portable bed	£

PERSONAL POSSESSIONS	
Portable electrical items - e.g. PC/laptop, games consoles, tablets, mobile telephones, radio/CD player	£
Luggage, handbags	£
Children's toys, games, puzzles etc	£
Children's pushchairs	£

KITCHEN	
Electrical items - e.g. kettle, toaster, coffee machine, microwave, iron, washing machine, dishwasher, food mixers, slow cookers	£
Kitchen equipment - e.g. cutlery, utensils, crockery, pots & pans	£
Food and drink - including alcoholic beverages and frozen food	£
Consumables/cleaning equipment - e.g. brooms, vacuum cleaners, waste bins, cleaning products	£
Children's highchairs	£

BATHROOM	
Towels (market value - take into consideration age, wear and tear)	£
Toiletries, perfume	£

OUTSIDE YOUR UNIT	
Garden/patio furniture - e.g. chairs, tables, parasols	£
Garden accessories - e.g. planters, ornaments, bird feeders	£
Gardening equipment - e.g. tools, lawnmower, strimmer	£
Leisure/play equipment - e.g. bicycles, scooters, fishing rods, inflatables	£
Washing line	£
Contents you keep in outside storage sheds, storage bins, etc.	£

**Clear Form**

<b>Total</b>	<b>£</b>
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# Glossary

## Contents

Your contents are the personal possessions you keep at your holiday caravan or lodge. These will include clothing, linen, electrical items, kitchen items and toiletries. It also includes any furniture that is not permanently fixed to your unit (such as kitchen cupboards). We recommend you make a complete inventory of your contents and their value before deciding on the amount of cover you need.

## Extras

Any and all other types of structures you own that are associated with your holiday caravan or lodge. These include outdoor sheds and storage boxes; verandas, decking, balustrades, steps, gates, skirting and hot tubs.

## Market Value

If you opt for market value cover for your holiday caravan or lodge and subsequently have to make a claim for damage or loss, the “market value” principle will be applied.

For example, following a total loss, you would receive a payment for the market value of your holiday caravan or lodge immediately prior to the loss (which may not equate to the Sums Insured amount stated on your policy schedule).

Similarly, if you were to make a claim for an irreparably broken window, you would receive a claims payment for the market value of the window (i.e., the payment would be unlikely to cover the cost of a brand-new equivalent).

## New for Old

If you insure your holiday caravan or lodge with Compass on a new for old basis, your holiday caravan or lodge will be replaced\* with the most recent, brand-new model (or an equivalent) following a total loss.

Similarly, if you were to make a claim for an irreparably broken window, you could expect a brand-new replacement window.

\*It is important to note that this is Sums Insured dependent.

## Optional Contents Cover

Your contents will not be automatically insured under your Compass policy. If you'd like contents cover, you'll need to specifically request it and advise us of the amount of cover you need.

## Sums Insured

Your Sums Insured is the total amount of money you're insured for. On a Compass policy:

- Your Structures Sums Insured is the total amount your holiday caravan or lodge and your Extras are covered for.
- Your Contents Sums Insured is the total amount that your contents are covered for.

For more information about under-insurance, **click here** to read our guide.

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