

Insurance for Touring Caravans

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited **Product: Tourer Select**

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. This insurance is underwritten by ERGO UK Specialty Limited on behalf of Great Lakes Insurance UK Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product information Document is a summary of your cover. Full details of the terms and conditions are set out in the policy wording and associated policy documentation.

The Insurance Schedule shows the information you have given us, on which your quotation is based (including the premium to be paid) and the cover you have chosen.

What is this type of insurance?

This insurance covers your touring caravans, trailer caravans, trailer tents, and associated accessories against loss or damage arising from specific events as set out in the policy wording. This insurance also includes public liability cover.



What is insured?

Caravan and equipment:

- ✓ Accidental physical loss or damage to the caravan and equipment
- ✓ Removal of caravan to nearest garage following an insured incident
- ✓ Reasonable storage charges whilst awaiting repair following an insured incident
- ✓ Reasonable fuel costs to collect your caravan following an insured incident
- ✓ New for Old, Agreed Value or Market Value basis of cover

Contents and Personal Effects:

- ✓ Loss or damage caused by Fire, Theft, Vandalism, Storm and Flood

Liability to the Public:

- ✓ Public liability cover up to £2 million (inclusive of costs)

European Cover:

- ✓ Extending the covers above for a maximum of 240 days whilst travelling in Europe

Optional Cover you might have chosen:

Protected No Claims Discount

- Available with 5 years plus no claims discount
- Covers 1 claim in 3 years



What is not insured?

- ✗ £100 policy excess for each and every claim unless your caravan is stolen whilst in storage on a CaSSOA (The Caravan Site Storage Owners' Association) Gold site then no excess applies
- ✗ Any claim where evidence of ownership of the property insured has not been provided
- ✗ Any public liability claim that does not arise out of the use or ownership of your caravan
- ✗ Any legal liability arising in the USA or Canada
- ✗ The cost of repatriating your caravan from a country outside of the United Kingdom
- ✗ Any caravan being used for residential, business or trade purposes
- ✗ Theft or accidental loss from tents, awnings or toilet tents
- ✗ Any depreciation if market value has been chosen as the basis of cover
- ✗ Money, valuables and mobile phones are not included within the contents and personal effects
- ✗ Any single article over £300 in value, covered under contents and personal effects



Are there any restrictions in cover?

- ! Theft of the caravan while unattended unless it is at an approved location or has been secured by a hitch lock plus an alarm or wheel clamp or hitch post.
- ! Equipment is limited to a maximum value of £5,000 any one claim and only covered while in or on your caravan or in a vehicle towing your caravan.
- ! Liability arising from the ownership, possession or use of any mechanically propelled vehicle in circumstances where compulsory insurance or security is required under any Road Traffic Act legislation and/or where you have cover under a motor insurance policy.
- ! All security devices provided for the protection of the caravan must be maintained in good working order and used whenever the caravan is left unattended.
- ! You and any persons named on the policy must be residents of the United Kingdom, living permanently in the United Kingdom for at least 6 months prior to the purchase of the policy.



Where am I covered?

- ✓ Cover applies anywhere in the United Kingdom and up to 240 days in Europe.



What are my obligations?

You must take reasonable care to 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 the basis on which the insurance policy has been offered. 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 and comply with the claims conditions set out in your policy documentation. You must provide us with honest, accurate and complete information and inform us, without delay, of any changes in your circumstances. Failure to do so may invalidate your cover. In the event of a claim, you must notify us as soon as possible and in any event within 30 days of an event that may give rise to a claim.



When and how do I pay?

You can pay your premium with a one-off payment or in monthly instalments.



When does the cover start and end?

Your cover will take effect on the date stated in your policy schedule. Your Insurance contract will last for 12 months unless your policy is cancelled prior to this date.



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please tell us within 14 days of issue. On the condition that no claims have been made or are pending, we will then refund your premium in full. Thereafter, you may terminate this insurance at any time. If you cancel the policy prior to the renewal date, you will receive a pro rata return of premium provided that no claim has been made or is pending during the current Period of Insurance. You can contact us on 0345 071 1000 or contact us via email at touerselect@thistleinsurance.co.uk or in writing to Tourer Select, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB.