

## MyInsurance Static Caravan Insurance Policy Summary

Please read this document carefully, this provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please refer to your policy booklet and policy schedule for full details of all terms, conditions and endorsements or exclusions and excesses that may apply.

The UK Static Caravan Insurance Policy is arranged and administered by e-Insurance Trading Ltd t/a MyInsurance with Ptarmigan Underwriting UK on behalf of China Taping Insurance (UK) Company Ltd and will run for 12 months. Your policy schedule will show which of the following sections of cover you have requested.

MyInsurance is a trading name of e-Insurance Trading Ltd and Ptarmigan Underwriting UK is a trading name of Lucas Fettes & Partners Ltd, both companies are authorised and regulated by the Financial Conduct Authority.

China Taiping Insurance (UK) Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Type of Insurance and Cover

- This insurance provides cover for static caravans/holiday homes used solely for holiday purposes.
- We will insure only those sections you request and we agree to insure.
- The maximum amount we will pay is the value shown within your policy document or on the schedule of insurance.

### Summary of what is covered

### Significant Exclusions or Limitations

#### Section A - Caravan & Caravan Contents

We will pay for loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm or Flood to:

#### The Caravan

Loss of damage to the caravan including:

- Permanent fixtures and fittings
- Equipment refrigerators, microwaves, cookers, gas bottles, awnings, steps, balconies, batteries, generators and the like all of which are your sole property

#### The Caravan Contents and Personal Effects

Loss or damage to Contents and Personal Effects including articles of personal use, clothing, luggage and general household goods while contained within the caravan.

#### Basis of Claims Settlement

##### The Caravan

Market Value Cover - We will pay You the value of the Caravan at the time of its loss or destruction or shall at Our option repair, reinstate or replace the Caravan or any part of it, provided that Our total liability shall not exceed the Sum Insured or the market value whichever is the lesser amount. We will not be liable for that part of any repair or replacement which improves the Caravan beyond the condition before the loss or damage occurred.

New For Old Cover - In the event of the Caravan being lost or damaged beyond economic repair within 10 years from purchase as new and provided the Sum Insured represents the full replacement value as new, at the time of the loss or damage, We will replace the Caravan with a new one of the same manufacture and model or pay the cash equivalent at Our discretion.

##### Contents and Personal Effects

We will pay You the value of the property at the time of its loss or destruction or shall at Our option repair, reinstate or replace such property or any part of it provided that Our total liability hereunder shall not exceed £300 in respect of any one article, unless specified in the Policy Schedule, and in total the Sum Insured.

- For the period 1st November to 31st March inclusive when the caravan is left unoccupied up to 48 hours We will not pay for the first £500 of any one loss or damage caused by escape of water.

Where the caravan is unoccupied for more than 48 hours between 1st November to 31st March inclusive, we will only pay for loss or damage caused by escape of water where the main water system is turned off by means of a stopcock at the first available point of entry of the water supply to the caravan and all fixed water tanks and pipes are drained.

- Excludes loss or damage to money of any kind, credit or charge cards or business books or documents of any kind.
- Excludes loss or damage to watches; jewellery; furs; articles of gold, silver or other precious metals; china; glass; porcelain; pictures; works of art; antiques; stamp, medal and coin collections; contact lenses; spectacles; items of sports equipment value £50 or over; video or photographic equipment; computer software; binoculars; telescopes; camcorders; mobile telephones; motor driven vehicles of any kind or their accessories; cycles or waterborne craft of any description.
- Excludes depreciation, deterioration, manufacturing defects, wear and tear, damage by moth, vermin, mildew, rodent, rot, water leakage or any gradually operating process.
- Excludes mechanical or electrical breakdown, failure or damage.
- Excludes theft from The Caravan or adjacent locked storage unit unless forcible or violent means are used to gain entry.
- Excludes theft or accidental loss from awnings or toilet tents.
- Excludes loss or damage in circumstances where a claim for damage results in The Caravan needing new parts or accessories which are found to be obsolete or unobtainable. Our liability will be limited to the last known list price of the part or accessory required, together with the appropriate fitting charge.
- Excludes any theft or loss arising from deception, financial loss, or the use of stolen, forged or invalid cheques, drafts, bank notes and the like.
- A limit of £1,500 in total applies in any one insurance year in respect of television sets, video and DVD recorders, computers, digital boxes, games consoles, music centres,

	<p>radios and personal media players.</p> <ul style="list-style-type: none"> <li>• A single article limit of £300 applies in respect of Contents and Personal Possessions.</li> <li>• A limit of £250 in total applies in any one insurance year in respect of discs, tapes, compact discs, videos, DVDs and electronic games.</li> <li>• With New For Old cover, the sum insured for the caravan must represent the present day purchase price as new of the caravan or its equivalent model.</li> </ul>
<p><b>Automatic Extensions to Section A</b> In addition, cover is provided for:</p> <p><b>Site Clearance, Delivery and Re-Connection Fees</b></p> <ul style="list-style-type: none"> <li>• Protection and removal of the caravan to the nearest repairers if necessary.</li> <li>• Delivery after repair back to site address.</li> <li>• The disconnection and re-connection of services when the caravan is removed for repair, where the caravan is connected to services.</li> <li>• Site clearance for which you are responsible.</li> <li>• Repair to gas, water pipes, drains, sewage, telephone and electricity cables from the caravan to the mains for which you are responsible up to a combined limit of £2,500.</li> </ul> <p><b>Adjacent Storage Units</b> Caravan equipment and Contents and Personal Effects while contained in an adjacent locked storage unit provided up to £250 in respect of any single article and £500 in total.</p> <p>Where a storage unit is damaged beyond economic repair caused by any accidental damage, fire, theft or vandalism, we will pay the cost of replacement of the storage unit provided up to a maximum of £500.</p> <p><b>Loss of Use and Hiring Charges</b> If The Caravan is rendered uninhabitable by loss or damage insured under Section A, We will pay:</p> <ul style="list-style-type: none"> <li>• The necessary cost incurred for alternative accommodation or hire of a similar Caravan</li> <li>• For the loss of hiring charges for bookings accepted prior to the loss or damage up to a limit of £50 per day and £1,500 in total.</li> </ul> <p>If the entire site is forced to close as a result of fire, storm and/or flood at a time when it would normally be open We will pay a proportionate part of the ground rent for that period up to a limit of £1,500.</p>	<p><b>Significant Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>• Excluding loss or damage caused by Flood</li> <li>• Provided the holiday has already commenced</li> <li>• Provided a record is maintained of all hiring charges</li> </ul>
<p><b>Optional Extensions to Section A</b> Only included if shown in the Policy Schedule:</p> <p><b>Freezer Contents (Optional)</b> We will pay up to £250 for loss of the contents of frozen food cabinet(s) or domestic refrigerator(s) as a result of deterioration or putrefaction due to a change in temperature following:</p> <ul style="list-style-type: none"> <li>• Breakdown of the refrigeration machinery.</li> <li>• Failure of the public electricity or gas supply.</li> <li>• The action of refrigerant fumes escaping from the equipment, or</li> <li>• The blowing of domestic fuses</li> </ul> <p><b>Loss of Keys (Optional)</b> We will pay for the costs of replacing locks to doors and/or windows in the caravan following loss or theft of the keys to the caravan up to a limit of £250.</p>	<p><b>Significant Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>• The deliberate act of any electricity or gas supply authority or the exercise by any such authority of its power to withhold or restrict supply</li> <li>• Failure of the electricity or gas supply due to any strikes or any other withdrawal of labour by employees or any electricity or gas authority</li> <li>• Frozen food cabinets or refrigerators greater than 10 years old</li> </ul>
<p><b>Section B – Personal Accident Benefits</b></p> <p>Up to £20,000 will be paid if bodily injury is suffered which results in death or permanent disablement whilst you and any member of your family are:</p> <ul style="list-style-type: none"> <li>• Within the caravan</li> <li>• Loading, unloading or directly working upon the caravan</li> </ul>	<p><b>Significant Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>• The maximum age limit in respect of this cover is 70 and Benefit is reduced to £500 for persons under the age of 16</li> </ul>
<p><b>Section C – Liability to the Public</b></p> <p>We will pay all sums which you are legally liable to pay as damages in respect of accidental injury to third parties or damage to third party property.</p>	<p><b>Significant Exclusions or Limitations</b></p> <ul style="list-style-type: none"> <li>• While the caravan is attached to a motor vehicle.</li> <li>• If the caravan becomes detached from any towing vehicle.</li> <li>• Any liability in respect of any vehicle being used for the transportation of the caravan.</li> </ul>
<p><b>Excess</b> Please refer to your policy schedule for full details of the excesses that apply to your policy.</p>	

## Further Information

### Making a Claim

If you need to make a claim simply contact our Claims Helpline for immediate assistance and advice.

The Claims Helpline operates 9 am to 5 pm Monday to Friday on **0207 839 1888** or out of hours on **020 7621 6777**.

Alternatively you can e-mail: [newclaims@uk.cntaiping.com](mailto:newclaims@uk.cntaiping.com)

### Rights of Cancellation

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your agent within 14 days from the day 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, your agent will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

### Your Satisfaction

It is the intention to give you the best possible service but if you do have any concerns about this policy or the handling of a claim you should adhere to the following process:

If your complaint is about the sale of your policy please contact your agent at:

The Managing Director  
MyInsurance  
Heatherlands House  
Headley Road  
Hindhead  
Surrey  
GU26 6TN  
Tel: **01428 600001**

If your complaint is about the handling of your claim please contact:

The Compliance Officer,  
China Taiping Insurance (UK) Co Limited,  
2 Finch Lane,  
London EC3V 3NA  
Tel: 0207 839 1888; Fax: 0207 621 1202;  
E-mail: [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com)

In all correspondence please state that Your insurance is provided by Ptmarmigan Underwriting UK and quote Your policy number.

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 10 staff. you may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9SR  
Tel: **0300 123 9 123**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

China Taiping Insurance (UK) Co Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their 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](http://www.fscs.org.uk)

### Data Protection Act 1998

Please note that any information provided to us, will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

### Claims & Underwriting Exchange Register (CUE)

We may use your personal information to prevent crime. In order to prevent crime we may:

Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.



This Static Caravan Insurance is administered by e-Insurance Trading Ltd t/a MyInsurance, authorised and regulated by the Financial Conduct Authority.  
Registered in England No. 06673852. Registered Office: Heatherlands House, Headley Road, Hindhead, Surrey, GU26 6TN.

Underwritten by Ptmarmigan Underwriting UK on behalf of China Taiping Insurance (UK) Company Ltd, authorised and regulated by the Prudential Regulation Authority and Financial Conduct Authority  
Registered in England No. 1766035. Registered Office: 2 Finch Lane, London, EC3V 3NA

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