

# Shield Touring Caravan Insurance

## Insurance Product Information Document

**shield**  
TOTAL INSURANCE

**Company:** Vantage Insurance Services Ltd who is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 311541. Registered in the UK. Shield Total Insurance is a trading name of Vantage Insurance Services Limited and acts on behalf of Insurers when issuing and administering your policy.

**Insurers:** Ageas Insurance Limited (Registered number 354568) who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover

### What is this type of insurance?

This is a policy to cover physical loss or damage to your Touring Caravan, contents, equipment, awnings, pup tents and personal effects as well as expenses incurred for alternative accommodation. In addition this policy covers you for injuries suffered by you or your pet whilst you are on holiday with your caravan and your legal liability for causing injury to a third party from you using or owning your caravan. Further cover is provided for expenses incurred following the driver being injured. In addition, your no-claims discount can be protected.

 <p><b>What is insured?</b></p> <p><b>Depending on the sections of cover you buy and subject to the limits (including single article limits) set out in your evidence of insurance and more fully in the wording, the policy covers:</b></p> <ul style="list-style-type: none"> <li>✓ Physical loss or damage to your unit, awnings, equipment (including sports equipment), contents and personal effects, including the removal of your disabled unit to a repairer following an insured incident and, following repair, the cost of taking your unit to the normal place of storage.</li> <li>✓ When an insured physical loss renders your unit uninhabitable, the cost of alternative accommodation or the hire of a similar unit for the holiday and the cost of recovering your contents and personal effects to your home address</li> <li>✓ The cost of defending you and awards made against you because of loss or injury caused by you when using your caravan</li> <li>✓ The cost of a standard class rail fare for an unwell driver to return home and the reasonable cost of returning your unit to its normal place of storage and the towing car to your home.</li> <li>✓ Benefits for you and your family and veterinary fees for your dog where injuries have been suffered whilst on holiday with your unit as described in the policy wording and manifested themselves within 12 months</li> <li>✓ Protection of your no-claims discount</li> </ul>	<ul style="list-style-type: none"> <li>✗ Theft from the caravan unless forcible and violent means are used to gain entry</li> <li>✗ Sports equipment damaged as a direct result of its use and unless it is with you when you are caravanning.</li> <li>✗ Theft or loss from tents or awnings unless they are enclosed and attached to the caravan.</li> <li>✗ Replacement unit unless you have told us about it within 14 days</li> <li>✗ Documents, contact lenses, spectacles, motor vehicles, computers, mobile phones, cycles or boats other than small inflatable dinghies</li> <li>✗ Undamaged parts of a set</li> <li>✗ Driver illness if another passenger is able to take over the driving</li> <li>✗ Units being used for business, a permanent place of residence, racing or let for hire or reward</li> <li>✗ Driver illness or personal accident claims if the injury is self-inflicted, including alcohol or drug abuse or arises from dangerous activities</li> <li>✗ Personal accident benefits if you fall outside age bands</li> <li>✗ Breakdown, failure, deception or cessation of any business</li> </ul>
 <p><b>What is not insured?</b></p> <ul style="list-style-type: none"> <li>✗ Any section of the policy you have not bought and any excess</li> <li>✗ The cost of returning your unit to your home or place of storage unless following an insured loss</li> <li>✗ Tents, awnings or toilet tents left erected and unattended for over 4 days</li> <li>✗ Theft of belongings left in the open</li> </ul>	<ul style="list-style-type: none"> <li>✗ Liabilities for which compulsory insurance is required or arising whilst the caravan is being towed or becoming detached</li> <li>✗ Gradually operating process, manufacturing defects, damage by pets, vermin or frost</li> <li>✗ Loss caused deliberately by you, arising from radiation, war, terrorism, pollution or contamination, supersonic waves, claims insured elsewhere or loss of value</li> </ul>

	<p><b>Are there any restrictions on cover?</b></p> <ul style="list-style-type: none"> <li>! It is your responsibility to keep your unit in a good condition and roadworthy and only to use a towing vehicle that is capable of pulling the unit safely</li> <li>! It's really important that you don't throw away any damaged items until we say so.</li> <li>! Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear &amp; tear, poor maintenance, negligence or fraud</li> <li>! Insurers won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented</li> </ul>
	<p><b>Where am I covered?</b></p> <p>✓ In the United Kingdom and Europe. However Europe is only included if you have bought that cover</p>
	<p><b>What are my obligations?</b></p> <ul style="list-style-type: none"> <li>➤ You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.</li> <li>➤ You must follow the claims procedure and let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.</li> <li>➤ It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.</li> <li>➤ In some cases, the insurer may apply an endorsement to the policy that, for example, sets out security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the evidence of insurance you receive after you buy.</li> </ul>
	<p><b>When and how do I pay?</b></p> <p>Premiums are due prior to the start of the insurance. Please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE for details.</p>
	<p><b>When does the cover start and end?</b></p> <p>Refer to your evidence of insurance to see the start and end dates.</p>
	<p><b>How do I cancel the contract?</b></p> <p>To cancel your policy please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE.</p> <p><b>Cancellation within 14 days</b> You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided.</p> <p><b>Cancellation after 14 days</b> You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of a cancellation fee that is applied in accordance with our Terms of Business.</p>