



## First Touring Caravan Insurance Product Information Document

<b>Company:</b>	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Reference Number (FRN) 624585.
<b>Insurers:</b>	<p>Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.</p> <p>Accredited Insurance (Europe) Limited – UK Branch is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.</p> <p>Accredited Insurance Europe Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.</p>

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 policy covers 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 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.

 What is insured?	 What is not insured?
<ul style="list-style-type: none"> <li>✓ <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></li> <li>✓ The sum insured as specified on your evidence of insurance.</li> <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 necessary 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> </ul>	<ul style="list-style-type: none"> <li>✗ Theft of belongings left in the open.</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 from the day you take delivery of the new unit.</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>✗ Veterinary fees to treat an injury suffered before the first day of your holiday.</li> <li>✗ Personal accident benefits if you fall outside age bands.</li> <li>✗ Breakdown, failure, deception or cessation of any business.</li> <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 or damage resulting from criminal acts, wear &amp; tear, poor maintenance, negligence or fraud.</li> <li>✗ Communicable Disease</li> </ul>

	<b>Are there any restrictions on cover?</b>
<p>!</p> <p>!</p> <p>!</p>	<p>It is your responsibility to keep your unit in a good and roadworthy condition and only to use a towing vehicle that is capable of pulling the unit safely.</p> <p>It's really important that you don't throw away any damaged items until we say so.</p> <p>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.</p>
	<b>Where am I covered?</b>
	In the United Kingdom and Europe. However, Europe is only included if you have bought that cover.
	<b>What are my obligations?</b>
<p>➤</p> <p>➤</p>	<p>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.</p> <p>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 against third parties in your name to recover any payments we've made under this policy.</p> <p>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. It could also result in your claim not being paid, at all or in full, and the policy may be cancelled.</p> <p>In some cases, we 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 agree to purchase this insurance, and will also be shown on the evidence of insurance you receive after you pay.</p>
	<b>When and how do I pay?</b>
➤	For full details of when and how you pay, you need to contact your insurance broker directly.
	<b>When does the cover start and end?</b>
	This is an annual policy. Please contact your broker for details of how and when you must pay the premium.
	<b>How do I cancel the contract?</b>
<p>➤</p> <p>➤</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 your broker's Terms of Business.</p>