

Holiday Caravan and Lodge Insurance



Insurance Product Information Document

Company: Binnacle Insurance Services Limited

Product: Compass Holiday Caravan and Lodge Insurance

Binnacle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority, FRN 820727. Registered in England under No. 11429456. Registered Office: 7 Pullman Court, Great Western Road, Gloucester, GL1 3ND.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This type of insurance is designed to provide a broad range of cover for the structures and contents of holiday caravans and lodges, and for your legal liability to others as an owner.



What is insured?

- ✓ **Accidental Loss or Damage** that occurs as a result of storm, flood, fire or theft
- ✓ **Additional Property**, including extras such as steps, decking, verandas and storage units
- ✓ **Personal Liability** for accidental death, bodily injury, illness or disease to any person, or accidental damage to property arising out of your ownership or use of the holiday caravan/lodge
- ✓ **Contents Outside.** Up to £2,500 cover for items stored in the open within the boundary of your pitch, and up to £500 for contents in your outbuildings
- ✓ **Alternative Holiday Accommodation** costs if your holiday caravan/lodge is rendered uninhabitable, up to 20% of your sum insured
- ✓ **Replacement of Locks and Keys** for external doors, windows and alarms following the loss or theft of keys up to £500.
- **Optional: New for Old Cover**, giving you the option to insure your holiday caravan/lodge and its contents on a replacement as new basis.



What is not insured?

- ✗ Damage arising from escape of water between the 1st October and the 14th March, where the precautions detailed in the policy have not been adhered to
- ✗ Loss or damage caused by general wear and tear, or anything that happens gradually
- ✗ Loss or damage if the structure, or any part of it, is used or let for trade or business purposes
- ✗ Legal Liability arising from any trade or business activity involving You or any member of Your Family, other than the hiring or letting of the Structure(s).



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - The first amount of any claim as detailed as the excesses in your Insurance Schedule
 - Monetary limits for certain covers
 - Clauses that exclude certain types of loss or damage.
- ! We don't provide cover for loss or damage as a result of flood for some policies. Your Insurance Schedule will indicate if cover is excluded.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in your Insurance Schedule changes.
- You must send proof of any Confirmed Claims Experience from your previous insurer within 30 days of inception of your Compass policy if we request this.
- You must tell us about any event which might lead to a claim as soon as possible.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover.



When and how do I pay?

We offer a range of options. Your Appointed Representative or Broker will advise you of your payment options.



When does the cover start and end?

Your cover will start and end on the dates stated in your Insurance Schedule.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive the policy or renewal documents, if this is later). On the condition that no claims have been made or are pending, we will then refund Your premium in full.

After 14 days, if you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

If a claim payment has been made, a claim has been submitted, or there has been an incident likely to give rise to a claim during the current Period of Insurance, We will still be happy to cancel the Policy at Your request. However, there will be no refund of premium or of any Administration Fee for the unexpired period of the Policy.

You may cancel your policy at any time by contacting your Insurance Intermediary.