

# Caravan Insurance

## Insurance Product Information Document

**Company: Motorists Insurance Services Ltd**

**Product: MIS ROI Static Caravan Policy**

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

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 insurance will provide cover against the loss or damage to your caravan and its contents.



#### What is insured?

##### Caravan, Contents & Equipment

- ✓ Accidental damage
- ✓ Fire, explosion, lightning, or earthquake
- ✓ Theft
- ✓ Malicious damage or vandalism
- ✓ Escape of water or oil
- ✓ Storm or flood
- ✓ Subsidence
- ✓ Falling trees, aerials or masts
- ✓ Additional costs for:
  - Removal of caravan
  - Reconnection of services
  - Site clearance
  - Repair of utilities
- ✓ Alternative accommodation
- ✓ Frozen food
- ✓ Replacement locks

##### Liabilities

- ✓ Public liability

##### Personal Accident

- ✓ Accidental bodily injury



#### What is not insured?

- ✗ The excess as stated on your policy schedule
- ✗ Loss or damage caused deliberately or maliciously by you or your family/friends or permitted occupant
- ✗ Previous claims incidents, loss or damage or legal liability directly or indirectly arising from events occurring before the start of this policy.
- ✗ Any claims related to war, radioactivity, sonic bangs, pollution, computer hardware or software failure, computer viruses or terrorism.
- ✗ General wear and tear
- ✗ Loss or damage caused by mechanical or electrical breakdown
- ✗ Money, valuables, firearms, wines, spirits and tobacco



#### Are there any restrictions on cover?

- ! Escape of water is not covered between 1<sup>st</sup> November and 31<sup>st</sup> March unless the caravan is in use
- ! We will not pay more than €1,000 for any one item of contents
- ! We will not pay more than €100 per day for alternative accommodation and up to €1,000 in total
- ! We will not pay more than €2,500 in total for additional costs
- ! We will not pay more than €200 for freezer food
- ! We will not pay more than €250 for replacement locks
- ! We will not pay more than €10,000 for personal accident
- ! Personal accident cover is not available to persons aged under 16 and over 75 years old



## Where am I covered?

- ✓ Our policy will cover your caravan in the Republic of Ireland



## What are my obligations?

You must 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 part of the statement of facts on which your policy will be based. 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 which can be found in your policy documentation



## When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date 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, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Important Information

### Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS

MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA

Telephone: 01 872 0179

Email: [claims@misclaims.com](mailto:claims@misclaims.com)

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ

Tel: 0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by MIS and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

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 ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Lo Call 1890 882090

Tel: +353 1 6620899

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

The above complaints procedure is in addition to your statutory rights as a consumer.

### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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).