

# Caravan Insurance



## Information & Guidance

Some of the main features relating to Caravan Insurance are explained below :-

### Types of Caravans

The 2 main types are Tourers & Statics. This is quite straight forward – If you are towing the caravan with your own vehicle then this generally means it's a Tourer. If it cannot be moved easily (needs a specialist company/ vehicle to move it) then it is a Static. Other variations are Lodges & Park homes which can be covered by certain Insurers.

### Level of cover

The caravan forms the main part of cover and is protected against theft, loss or damage. This generally includes costs of removal of the caravan, storage costs and delivery of the caravan back to your home (Uk only).

New for Old cover is as it states – If a claim is made for a 3 year old caravan, the insurers will replace it with the same model but it will be brand new (similar to Home insurance cover).

Contents can be added to the policy and would incur an additional premium.

Awnings are also an additional extra and would be covered for accidental damage, loss or theft of awnings. A typical cover limit would be around £2,000 to £3,000.

### Public Liability cover

This is usually covered as standard and could be for £1 Million or £2 Million. This protects you against the risk of any claims for injury to another person or property damage.

### Excess

The total excess is the amount to pay if you're making a claim. This is made up of a voluntary excess (the amount you choose) and a compulsory excess (set by the insurer). There may be additional excesses that could be payable in the event of a claim.

### No claims bonus

Each year you complete without claiming on your insurance will give you an additional year of 'no claims discount'. Building up your No claims bonus helps to bring the cost of your insurance down. If your Insurance company manage to recoup any money paid out for a claim then your No claims bonus will not be affected.

**NEED MORE HELP ?** - G. Moore & Co.'s service & support does not stop here. We have more information on our website - [www.gmco.co.uk](http://www.gmco.co.uk) or give us a call on 01535 643262 and we can answer any question or queries you may have.