

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority (No 117664).

**Product: Home and Lifestyle Insurance**

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

Cover for your caravan and its awnings, toilet tents, furniture, fixtures and fittings. It also covers household goods while kept in your caravan.



#### What is insured?

- ✓ Loss or damage to your caravan or trailer tent, up to the amount you have chosen, which, if it can't be repaired, can be:
  - new-for-old replacement, or;
  - its current market value
- ✓ For trailer tents less than 12 months old, new-for-old replacement if it's stolen or damaged and can't be repaired
- ✓ Loss of use, and the costs of hiring another caravan or alternative accommodation up to £50 a day for up to 14 days for any one claim, up to £1,500 in any period of cover
- ✓ If your caravan is damaged, the cost of taking it to the nearest repairer, or returning it home or to its permanent site, and up to £500 for disposal if it can't be repaired
- ✓ Storm damage to awnings is covered up to £1,000
- ✓ Temporary use in Europe up to 12 weeks
- ✓ Personal accident up to £5,000 for death or injuries, as outlined in the policy wording
- ✓ Your legal liability as owner or occupier of your caravan, for injuries to others or damage to their property. Cover limits start from £2.5 million
- ✓ Legal costs up to £50,000 to provide you, or your family living in your home, with advice and help with the cost of legal representation
- ✓ Access to a 24 hour emergency helpline.

#### Additional cover you can choose to pay for:

- Extending loss of use and the costs of hiring another caravan or alternative accommodation up to 10 weeks.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. You can also choose an additional voluntary excess that will help reduce your premium. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any cost of replacing, repairing or restoring your caravan and its contents above the amount you've insured them for
- ✗ Business use.



#### Are there any restrictions on cover?

- ! For trailer tents over 12 months old, for any claim an amount will be deducted for wear and tear, and loss of value
- ! Cover is only provided for touring caravans being towed where the length and width are legally acceptable in the UK
- ! The most we will pay for loss of use is £1,500 in any period of cover
- ! Personal accident is available up to age 70, and injuries must be diagnosed within 104 weeks of the accident.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Europe, as defined in the policy wording.



### What are my obligations?

- Where cover is for a new-for-old replacement it is important that you regularly review your sum insured to ensure that this is enough to replace your caravan with a new one
- Where cover is for the current market value it is important that you regularly review your sum insured to ensure the cost of insurance is adjusted as your caravan reduces in value
- Maintain the caravan in good condition, and take care to prevent any accidents, injury or damage
- Meet any minimum security requirements that apply to the policy
- Notify us of any changes to your personal circumstances as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. 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.