

Insurance Product Information Document



Product: Kidd Mobile Home and Touring Caravan Insurance

This insurance is provided by Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre, ProEx Underwriting is regulated by the Central Bank of Ireland. Company registration number: 379157.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance intermediary.

What type of insurance is this?

This is an insurance policy, providing cover for Mobile Homes and Touring Caravans.

	What is insured?		What is not insured?
<p style="text-align: center;">Section 1 – Loss or Damage</p> <p>Physical Loss or damage Physical Loss or damage to contents and personal effects including luggage Fire brigade charges up to €2,000 Debris removal up to €500 Costs of removal to nearest repairer and re-delivery</p> <p style="text-align: center;">Section 2 – Legal Liability to the Public</p> <p>Sums which you are legally liable to pay as damages up to €2,600,000. Costs and expenses incurred in defence of a claim</p>		<p style="text-align: center;">General Exclusions (apply to all sections of the policy)</p> <ul style="list-style-type: none"> ✘ Excesses and more than the individual covered limits stated in your policy documents irrespective of if you have cover under more than one section. <p>Loss or damage caused by:</p> <ul style="list-style-type: none"> ✘ existing deliberate and indirect damage, war, pollution, terrorism, biological, chemical radioactive or nuclear contamination: ✘ Loss of electronic data <p style="text-align: center;">Section 1 – Loss or Damage</p> <ul style="list-style-type: none"> ✘ depreciation, gradual deterioration, manufacturing defects or wear and tear; ✘ damage caused by moth, vermin, mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot or any other gradually operating cause; ✘ mechanical or electrical breakdown, derangement or breakage, damage to tyres by road punctures, cuts or bursts; ✘ loss of use; ✘ cash, currency, banknotes, credit cards, stamps, stamp and coin collections, deeds and bonds, negotiable documents, business books and documents, gold, silver, gold and silver plated articles, jewellery, furs, cameras and computer equipment; ✘ theft from the mobile home or touring caravan whilst left unattended, unless closed and locked at all points of entry, audio and audio visual equipment when the static caravan or touring caravan is left without an authorised inhabitant for more than 7 consecutive days; ✘ loss or damage to the awning when erected and attached to the mobile home when it is left unoccupied; ✘ breakage of fragile articles unless as a result of damage to the mobile home or touring caravan; ✘ loss or damage whilst let for hire or reward, unless we have been notified in writing and an additional premium, if requested, has been paid; <p style="text-align: center;">Section 2 – Legal Liability to the Public</p> <ul style="list-style-type: none"> ✘ Loss arising from bodily injury by accident to any person who at the time of sustaining the injury is engaged in your service, or to any member of your family or household; ✘ Loss arising from damage to property belonging to or in the care, custody or control of you or a member of your family or household or a person in your service; ✘ Loss incurred whilst the mobile home or touring caravan is attached to any vehicle for the purpose of being towed or carried or accidentally detached from the towing or carrying vehicle; ✘ Loss arising directly or indirectly out of the transmission of any communicable disease by any person; 	

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	<ul style="list-style-type: none">✘ Loss arising from any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Control of Dogs Act 1986 or similar legislation;✘ whilst the mobile home or touring caravan is let for hire or reward;✘ whilst the property insured is used for other than private purposes;
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Are there any restrictions on cover

! The policy contains conditions that relate to timescales for notification and/or reporting which must be adhered to. These will be shown in your policy wording.

! Restrictions apply when the premises is unoccupied for 7 consecutive days. These will be shown in your policy wording.

! Storm / Tempest

Section One of this policy excludes damage caused by storm or tempest unless the mobile home or touring caravan is securely anchored. This exclusion does not apply to touring caravans except during the period 1st November to 31st March annually.

! Escape of water

If the mobile home or touring caravan is left without an authorised inhabitant overnight, Section One of this insurance excludes damage caused by escape of water from water pipes, apparatus or tanks between 1st November and 31st March annually unless the water system is turned off at the mains connection by a stopcock and the system fully drained down. Where the stopcock is not situated wholly within the mobile home or touring caravan you must secure the stopcock against unauthorised access or interference.

! Touring Caravans

Whenever your trailer caravan is left unattended, a security device must be employed that:

- a) immobilises the wheels; or
- b) renders the tow-hitch unusable

When unattended the touring caravan must be locked at all points of access.

This insurance does not cover loss, damage or liability in respect of your touring caravan whilst your touring caravan is outside the **Geographical Limits**.



Where am I covered?

Geographical Limits:-

This insurance covers Mobile Homes as named on the schedule located in the Republic of Ireland only. This insurance covers Touring Caravans as named on the schedule located in the Republic of Ireland. This insurance also covers Touring Caravans as named on the schedule outside the Republic of Ireland for up to a total of 60 days (which can be non-consecutive) in any one **period of insurance**, whilst in the United Kingdom (which includes the Channel Islands and the Isle of Man), mainland France, mainland Spain, Italy, Portugal, Germany, the Netherlands and Belgium only.



What are my obligations?

You must notify your broker;

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- within 14 days of you becoming aware of any changes to the information you have provided to us which happen before or during the period of insurance;
- at least 30 days before you start any work to renovate or alter any part of your mobile home or caravan, or any work involving the use of heat;
- if you make any changes that will downgrade the security or fire protections at your mobile home or touring caravan;
- if you let your mobile home

It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property.

You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.

If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker.



When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting the firm who sold you the policy. Full details of cancellation and refund are contained within your policy wording.