

Caravan Insurance

Insurance Product Information Document

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021



Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

This is a summary of the insurance policy. It is not personalised to your individual needs. Complete pre-contractual and contractual information can be found through our website <https://www.atlas.com.mt/help/downloads/> and your policy documentation.

What is this type of insurance?

The Caravan insurance policy is an insurance policy which will cover accidental damage to trailer caravans used for private purposes. The caravan owner's liability is also covered.



What is insured?

- ✓ The insured trailer caravan will be covered for accidental damage;
- ✓ The value will be the market value following the first year of cover (if new) and depreciation will be applicable;
- ✓ Within the first year of cover, a replacement value of the caravan will be payable in the event of it being written off due to a claim which is covered by the policy;
- ✓ Contents and personal effects may also be insured;
- ✓ Cover will operate while in transit and when stored in an agreed location;
- ✓ Third party liability is included up to a limit of €600,000;
- ✓ Alternative accommodation up to €600 annually if the caravan is uninhabitable due to an insured loss;
- ✓ Towing of the insured caravan if it is disabled due to an insured loss up to €250 per claim.



Are there any restrictions on cover?

- ! Sums insured of the caravan and its contents must be realistic and in line with the current values – should the sums insured be lower than the actual values, underinsurance will apply in the event of a claim;
- ! Proper care of the caravan and its contents must be taken;
- ! Claims will not be made for matching undamaged items of furniture, sanitary ware and other fittings;
- ! A rateable proportion of a claim is made by us should there be another insurance policy in force.



Where am I covered?

- ✓ The standard cover operates within the Maltese Islands;
- ✓ Cover may be extended to trips within Europe;
- ✓ Liability cover applies in accordance with Maltese jurisdiction;
- ✓ The Caravan insurance policy is a Maltese Contract and is governed by Maltese Law.



What is not insured?

- ✗ A policy excess will apply and this will be agreed and shown on the policy;
- ✗ Any losses if the insured caravan is left unattended unless in the agreed storage location;
- ✗ Storm, flood and water damage from October to March if the insured caravan is outside the agreed storage location unless it is anchored and water supplies turned;
- ✗ Theft from the caravan if not securely locked;
- ✗ Loss or damage to tyres by punctures, cuts or bursts;
- ✗ Any commercial use;
- ✗ Use as a permanent residence;
- ✗ Any consequential loss;
- ✗ Any willful acts;
- ✗ Loss by fraud and deception;
- ✗ Any valuables, money and documents unless agreed in writing;
- ✗ Any losses due to wear and tear, gradual operation causes as well as electrical & mechanical breakdown or failure;
- ✗ Any loss due to faulty design, materials or workmanship;
- ✗ Any loss or damage that occurred before commencement of cover;
- ✗ Confiscation by any authority;
- ✗ Any loss or damage due to pollution, contamination as well as any nuclear related risks;
- ✗ Any losses resulting from acts of war or terrorism;
- ✗ Cyber risk



What are my obligations?

- The completion of a Caravan proposal form stating all facts truthfully for which you will sign. It is very important that you read the completed proposal form before signing it especially if someone is completing it for you. We advise you to ask for and keep a copy of the signed proposal form for your records as well as the full policy document;
- Any changes in any of the declared facts, including any changes in your criminal record as well as any changes in material facts are to be communicated to us as the contract could become void and claims can be refused if we are not notified of any changes.
- You must ensure that the sum insured are in line with the current values and need to be looked at every so often.
- To provide completed claims forms including any reports and quantification of claims amounts are to be submitted in the event of any claim.



When and how do I pay?

- Payment is made before cover commences on a new policy and renewal premiums are paid annually;
- We accept payment in cash, by cheque, by credit card or debit card. In the event of any dishonoured cheques, we have the right to cancel cover;
- If you are insured through an Intermediary of ours, payment is made to them.
- If you are insured through an insurance broker, payment must be made to them.



When does the cover start and end?

- The contract will commence from the start date shown on the policy schedule.
- The contract will also end on the expiry date or 'to' date shown on the policy schedule unless cover is cancelled before.
- If cover is cancelled, an endorsement will be sent to you showing the date of cancellation and refund of premium (if applicable).



How do I cancel the contract?

- You may cancel your contract (cover) by giving us 7 days' notice of cancellation and a pro-rata refund of premium will be given to you.
- We may also cancel the contract (cover) by giving you 7 days' notice of cancellation and a pro-rata refund of premium will be given to you. No refund of premium will, however, be given if there have been any claims during the last period of cover.