



COMPANY	UNDERWRITER	POLICY EXCESS	NEW-FOR-OLD	CONTENTS COVER	CONTINENTAL COVER	LOSS OF USE COVER	SECURITY REQUIREMENTS	DISCOUNTS AND OTHER NOTES	LINDSAY'S QUOTE
AA	The policy is underwritten by a consortium of insurers	Essentials - Fixed at £150 Economy - From £100 Select - From £100	Up to 5 years	No specific limit on contents cover and no reduction for wear and tear, with certain exceptions and exclusions (for example high value items such as stamp collections and cash or leaving an unlocked caravan unattended)	Essentials - 30 days Economy - 365 days Select - 365 days		Wheelclamp and hitchlock	Additional security such as alarms, axle lock and over-wintering in a secure approved site. Cover includes fire, theft, storm and flood. Also, open towing by family and friends	£518
Adrian Flux	Adrian Flux via Equity Red Star	£50 contents (if selected), £100 Accidental damage, £250 Fire, Theft, Storm and Flood	Awarded in the first 3 years of the caravan's life	Can cover up to 20% of the value of the caravan	Up to 120 days	15 days cover, up to £50 per day for alternative accommodation	Must have either a hitchlock or a wheelclamp	Discount awarded for No Claims Benefit and alarm but further discounts available for club membership and extra security. This policy also gives full cover for friends and family to tow the caravan. The awning has full cover including storm damage	£191
Cade's Insurance	NIG	Standard Excess £100 (Optional Voluntary Excess £100, £150, £250, £500)	Up to 5 years	Optional	90 days	£75 per day (for up to 15 days)	Wheelclamp and hitchlock	Additional discounts for storage, security devices, and No Claims	£290.56
Caravan Club	Co-insured by five insurers. Lead Insurer is AXA Insurance	Quote is based upon £100 Excess. Minimum policy excess is £50 with Standard cover/No excess with Super cover. Discount for voluntary excess of £100, £150 or £200	5Cs Standard Policy - up to 36 months. 5Cs Super Policy - up to 10 years (subject to terms and conditions)	Available at additional cost	Continent of Europe up to 182 days (including sea crossings)	Standard policy - up to £150 per day Super policy - up to £225 per day	The Caravan must be protected against theft by the use of one of the following hitchlock, wheelclamp, heavy duty chain or immobiliser. Security discounts may be available for the fitting/use of additional security devices; subject to scheme underwriting.	No claims discount up to 30%. Use of approved wheellock (chassis integration) 10%, approved anti-snaking device 10%, alarm (Corner Steady or Tilt Sensor) 10%, approved tracking device 10%. Storage in a Secure Club or gold CaSSOA Storage site 5%. Caravan Club Practical Caravanning Course attendance 5%.	Standard - £188.94 Super - £333.21
Caravan Guard	Royal and Sun Alliance Insurance pic	£100 (a higher excess can apply in winter months if caravan is NOT kept at home OR in secure storage with daily supervision OR in fully enclosed premises)	Up to 5 years	Owners can include a sum for caravan equipment such as gas bottles, awnings etc. We advise that personal effects removed from the home are best kept insured with a household policy but owners can get these covered on our policy	Up to 90 days in any one trip. Max of 180 days in one year	£50 per day for up to 14 days	Depends on value and axle type. Eg. Single axle caravans insured for over £19,000 and twin-axle caravans insured for over £14,000 require a Caravan Guard approved tracking device. Higher value/theft attractive caravans may require some form of additional security	Up to 20% No Claims Discount. Security Discounts: Caravan Guard approved tracking device 25%, axle wheellock 10%, alarm 5%, up to 10% for secure storage. Others: safety device discount 5%, 10% for owners over 30 years of age. 10% for readers of Caravan or Club members. Legal expenses cover now available for £10	£435 Based on a value of £22,505 - brand new replacement cost
CaravanRescue Insurance Services	Certain Underwriters at Lloyds	£75 excess (further discounts are available for selecting a higher excess of either £150 or £250)	Up to 10 years	Contents, equipment and accessories can be covered at desired sum insured. New for Old Awning cover (available for up to 7 years)	180 days European use (includes full repatriation cover)	£1500 Loss of Use, maximum £100 per day for 15 days	A hitchlock or wheelclamp must be fitted whenever the caravan is left unattended	Discounts available for security alarms, tracker systems, AL-KO Chassis Secure Wheelclamp, CaSSOA storage sites, club membership, age discounts, emergency services, LGV/HGV drivers, £2 million Public Liability available	£324.09 with standard policy excess of £100
Caravanwise	NIG	£100	Up to 10 years	Available at same rate per £100 as caravan	90 days (includes repatriation costs)	£75 per day (for up to 15 days)	Hitchlock or wheelclamp when detached and unattended	N/A	£424.67
Club Care	Groupama Insurance	Theft excess is £250 with standard excess at £100	Covers the unit for up to 5 years	Not requested in case study	Continental cover is for 240 days	£1250 paid out for alternative accommodation/hire of similar unit, cost of recovering content and personal effects to home address when unit is unusable while on holiday or if it is pre-booked	None	Discounts - 5% for alarm and 25% for No Claims Discount Legal Cover - £50,000 Personal Accident Cover £20,000 Public Liability £2.5million	£346.63 inc IPT and £7 for legal cover
Complete Insurance	Consortium of UK Insurers	£100 excess or £250	For the life of the caravan	Not requested in case study	World Wide Cover for the 365 days	5% of the sum insured for a maximum of 3 weeks	Two wheelclamps and a hitchlock and factory fitted alarm	Further discounts would apply if a Pro-active tracker is fitted 25%, CaSSOA Storage 25%, AL-KO wheellocks 25%, AL-KO ATC Anti-snake 10%	£408.63, including IPT and DAS Legal Expenses With a £250 excess it is inclusive. £369.27
Coversure Insurance Services	Various insurers selected from panel	Varies between £100 and £150	Up to 10 years	Optional Contents and Equipment cover available depending on sums insured (Awning cover £1000 or £2500)	240 days as standard	£75 per day for 14 days - available as standard	Wheelclamp or hitchlock	No Claims Discount, tracking devices, alarms and caravans kept at CaSSOA sites	£199.22
Crusader Insurance	Groupama Insurance Company Ltd	£100	Up to 5 years	Yes, single article limit £300	Up to 365 days available	Up to £3,500. Maximum payable is 5% per week of your caravan's sum insured when it becomes uninhabitable due to an insured incident. Will contribute to the reasonable costs of accommodation or hire of a similar caravan and/or the cost of repatriation	If your caravan is stolen and not protected with a wheelclamp and hitchlock, excess increases to: £250 when stored at home or temporarily unattended, £500 when stored away from home but not in a secure location (such as a Silver or Gold CaSSOA secure storage site)	Generous No Claims Bonus. Discounts for additional security and approved storage. Crusader is able to offer highly competitive premiums for all types of touring caravan and trailer tent. Cover for up to £5 million Public Liability and up to £50,000 Personal Accident cover for you and your family	£216.59 for 'UK only' cover £220.79 for UK and up to 180 days European cover
Entertainment & Leisure	E&L Insurance	£119 on all sections except Public Liability where it is £150	Mrs Sinclair would have to choose our Vanguard 4 level of cover as this provides up to 5 years New for Old cover	Mrs Sinclair doesn't require any contents cover. If customers do require this they have to specify each content/accessory they want to insure, which will affect the total sum insured and hence their premium	Vanguard 4 cover allows up to 260 days of European Use if Mrs Sinclair pays lunar monthly or up to 240 days if she pays yearly (up to 90 days per occasion)	Vanguard 4 provides cover for hotel accommodation and replacement hire up to £2000 if Mrs Sinclair chooses to pay monthly or up to £1750 if she chooses to pay yearly	Depends on Security Location and Total Sum Insured: Proprietary Wheelclamp; hitchlock; security lighting; Either a PIR Alarm (incorporating tilt and movement sensors) OR a GPS/GSM tracking device (Phantom Target, Phantom Target Pro-Active, Tracker Horizon or RAC TrackStar Plus)	Discounts available for caravan storage, approved trackers, driver's age, club membership and online policies	Online - £284.75 Phone - £379.67
Insuremy caravan.co.uk - CETA	insuremycaravan.co.uk & IGI Standard/IGI Exclusive	£100	Within 5 years of age from the date of manufacture and client has been the only owner	Not requested in case study	240 days on IGI Exclusive (which includes continental roadside assistance and hotel accommodation up to £1050), none on IGI Standard policy	No	Both quotes are for Caravan's stored on an unsecured driveway at home	Up to 15% discount for addition of theft deterrents and 15% for secure storage options	IGI Standard - £277.20 IGI Exclusive - £315
Lifisure Group	J R Clare Underwriting	£100	5 years	Not requested in case study	180 days	£50 per day up to £1500	Hitchlock and wheelclamp	Includes Caravan Plus replacement car and caravan in the event of an accident while touring in the UK	£233
Mobile Homes Insurance Service	Novae Syndicate at Lloyds	£50 but can be NIL for an additional premium	5 years from purchase as new	Available as optional for Radio/TV, Touring Equipment including Motor Movers, Awnings and Personal Effects	Free 90 days per trip. No limit to number of trips subject to notification	£50 per day maximum up to 14 days	1 Wheelclamp or AL-KO Secure per Axle	Age of Insured, age of caravan, storage area and type, storage security features, alarm, tracker, hitchlock, No Claims Discount, locked gates, security posts, locked building, single-axle vans	£302.48 inclusive of IPT, Legal Protection and all policy fees
Motorhome Ticket Club	K Drewe Insurance	£75	Available at extra cost	Not requested in case study	90 days EU	No	Wheelclamp or hitchlock	3 year bonus	£349.76
NFU Mutual Insurance	NFU Mutual	£100	If the caravan is less than 5 years old, we will pay the cost of replacing it with a similar caravan, if one is available	Definition of caravan includes awnings and toilet tents. Furniture, fixture and fittings and household goods while kept in or on the caravan. Personal belongings are not covered, but £1000 worth can be covered for additional premium of £10	12 weeks (84 days) in Europe during any period of cover. The 12 weeks may be increased for a period of up to 25 weeks subject to a £25 flat premium loading	The policy covers the cost of hiring another caravan, or alternative accommodation, or loss of hiring charges to a maximum of £50 per day up to 14 days with a maximum £1500 in any period of cover. Cover can be extended up to 10 weeks subject to a premium	The caravan cover wording excludes cover on any caravan to be towed on a public highway unless the caravan: 1. is immobilised by a wheelclamp, 2. one of its wheels removed to a secure location, 3. is in a locked compound, or 4. is attached to a towing vehicle in transit	10% discount for policy holders over 45; No Claims Discount - 15 to 30%; Voluntary excess discount, Long term undertaking - 10 to 15%. Security discounts of 5% for: security alarm, approved tracking device, AL-KO wheellock, approved electronic identification system. 10% discount if kept at a CaSSOA Gold storage site	Premium £471.31 inclusive of IPT. Legal Expenses cover is charged at a flat premium of £5.78 inclusive of IPT
One Quote Direct	K Drewe Insurance Ltd	£100	Up to 20 years	Not requested in case study	30 days as standard more available on request	Cover for alternative accommodation	The caravan must be fitted with a proprietary wheelclamp or hitchlock if it is left unattended for two hours or more at any one time	Caravan will not be covered if it is left on the public highway or lay by whilst in the vicinity of your home address at anytime. No cover enforce where the caravan or awning is left unoccupied for seven days or more unless stored at the risk address	£297.83
Park Home Insurance Services	Zurich	£50	10 years	£5000 single article limit £300	180 Days Can be extended to 365 days for additional £15	£50 per day up to £1500	Hitchlock and wheelclamp required on single-axle caravans. Hitchlock plus two wheelclamps or a hitchlock, wheelclamp and a burglar alarm on twin-axle caravans	No Claims Bonus, 15% discount if you are a member of any caravan club. Alarm or Tracker discount	£227.02
Saga	Acromas Insurance Company Limited	£200	Up to 5 years	Not factored into this quote, but we will offer contents cover for the amount specified by the policy holder	Optional cover offered at an additional premium of £218.48	£750	Hitchlock and wheelclamp	Includes up to 10% online discount. Cover is included for any person using your caravan with your permission and personal accident cover could also be added for an additional premium of £3.49	£614.19 - based on Saga's Silver level of cover
Safeguard	AXA	£50, £100, £150 and £300	Up to 5 years	Up To £2000	Maximum 180 Days	Up To £50 per day, Maximum £1000 during any one period of insurance	Wheelclamp and hitchlock mandatory	Alarm, tracker, excesses, CaSSOA Gold, Silver	£239.97
Scenic	K Drewe	Standard £75, Voluntary £50/£150/£250	Up to 5 years	Maximum £5000	180 Days	£50 per day - £1500 per year	Wheelclamp or hitchlock mandatory	Permanently sited, alarm, CaSSOA, tracker GPS, AL-KO wheellock, mirrored driving NCD	£294.80
Shield Total Insurance	IGI Insurance Company Ltd, Groupama Insurance Company Ltd	Standard policy excess is £100. Customer can increase to £250 to receive a premium discount	Up to 5 years	Covers bedding, linen, luggage, general household goods, portable television sets, audio equipment and personal possessions	Up to 365 days in Europe. 'UK only' option available	Up to £3500	If your caravan is not protected with a wheel clamp and a hitchlock when stored at your home, you will have to pay £250 of any loss resulting from the theft of your caravan. If you protect your caravan with an Approved Security Device the excess is reduced to NIL if it's stolen	Discounts include: Up to 25% No Claims Discount, up to 25% discount for CaSSOA secure storage, discounts for safety and security devices, up to 10% discount for Club members, discount for voluntary policy excess, protected No Claims available, no age limit and optional legal expenses and key protection cover available	£204.87 for 'UK only' cover £209.07 for UK and up to 180 days European cover
Sureterm Direct Limited	Summit Insurance	£150	Up to 5 years	£5000 Personal Effects and £2000 Awnings/Gas Bottles	Included for free	Hotel accommodation costs up to £75 a day for up to 14 days, or hire costs for a replacement caravan up to £75 a day for up to 14 days	Wheelclamp and hitchlock to be in use when caravan is not being towed	Discount given for alarm	£265.49
Tourer Select	Tourer Select is arranged by Jardine Lloyd Thompson Leisure and underwritten by QBE Insurance (Europe) Ltd	£100	Up to 5 years	Cover for Equipment (awnings, toilet tents, gas bottles, generators etc) and/or Contents and Personal Effects (bedding, clothing, portable televisions, audio equipment, luggage, general household goods, etc - but not money or valuables)	Our policy provides cover while the caravan is temporarily in Western Europe for up to 240 days within the policy year	We do not provide any cover for loss of use of the caravan	When unattended, the caravan must be protected by a hitchlock and at least one of the following: (a) alarm, (b) wheelclamp, (c) hitchpost	50% discounts from our base premium in reflection of storage and security measures, no claims experience, or a combination	£231.64
Towergate Bakers	Underwritten by a consortium of UK insurers: AXA, Royal & Sun Alliance, Equity Red Star and Allianz Insurance pic	Quoted with a £250 excess, there is a £100 excess option	Unlimited but caravan must be less than 5 years old at policy inception	No contents cover requested although this is available	Policy includes 12 months European use and RAC recovery abroad	5% of the sum insured per week up to 3 weeks	Minimum security requirement is a wheelclamp	Discounts apply for caravanners over 50, for a £250 excess, for 1, 2 and 3 years claim free caravanning, for permanently sited caravans, for a range of security features including: Trackers, Thiefbeater, Microtag, AL-KO chassis wheellock, factory fitted alarms and the ATC anti-snaking device	£300.81, includes IPT, £17.50 policy fee and legal protection for £15k cover