





First Camping Insurance Product Information Document

















Company:	First Underwriting Limited is registered in England & Wales, Company Number 07857938 and is Authorised and Regulated by the Financial Conduct Authority under Firms Registration Number (FRN) 624585.
Insurers:	<p>Authorised and regulated by the Malta Financial Services Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.</p> <p>Accredited Insurance (Europe) Limited – UK Branch is the UK Branch of Accredited Insurance (Europe) Limited, which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta.</p> <p>Accredited Insurance Europe Limited - UK Branch has a place of registration and principal place of business at 71 Fenchurch Street, London, EC3M 4BS. UK Companies House registered number: BR021362.</p>

This Insurance Product Information Document provides a summary of the cover provided. Full details can be found in the Policy Booklet. You should refer to your own Policy Booklet, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

What is this type of insurance?

This is a policy to cover your tent(s), awning(s), equipment and personal effects, the loss of use of your tent(s), your legal liabilities when camping, costs incurred following the illness of a driver and personal accident suffered on holiday with your tent(s).

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	<p>Depending on the sections of cover you buy and subject to the limits (including single article limits) set out in your evidence of insurance and more fully in the wording, the policy covers:</p> <ul style="list-style-type: none"> The sum insured as specified on your evidence of insurance. Physical loss or damage to your tent, awning, equipment or personal effects caused by accidental damage, fire, theft, vandalism, storm or flood. Following an insured incident the costs of hotel accommodation and the hire of a similar tent to enable you to continue the holiday. The cost of defending you and awards made against you because of loss or injury caused by you when using your tent. Following driver illness or injury, the cost of transporting the driver, passengers, vehicle, tent(s), equipment, contents and personal effects home. Benefits for injuries suffered whilst on holiday with the tent as described in the policy wording and manifested themselves within 12 months. 	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ ✗ 	<p>What is not insured?</p> <ul style="list-style-type: none"> Any section of the policy you have not bought and any excess. Gradually operating process, manufacturing defects, damage by pets, vermin, frost. Breakdown, failure, deception or cessation of any business. Tents left erected and unattended for over 4 days. Tents used for business, to live in or hired out. Personal effects left unattended in the open or at a music festival or from an open unattended tent. Loss of use for un-booked holiday. Documents, contact lenses, spectacles, motor vehicles, computers, mobile phones, cycles or boats other than small inflatable dinghies. Undamaged parts of a set or suite part of a common design. Liability for property owned by you, your family, an employee or a person borrowing your tent. Liability for which compulsory insurance is required for road traffic legislation. Driver illness if another passenger can take over or the vehicle is being used for business or has more than 8 seats. Driver illness or personal accident claims if the injury is self-inflicted, including alcohol or drug abuse or arises from dangerous activities. Personal accident benefits if you fall outside age bands. Communicable Disease.

				Loss caused deliberately by you, arising from radiation, war, terrorism, pollution or contamination, supersonic waves, claims insured elsewhere or loss of value.
	Are there any restrictions on cover?			
	It is your responsibility to keep your property in a good condition.			
	It's really important that you don't throw away any damaged items until we say so.			
	Insurers will not reimburse you in relation to any damage or loss resulting from criminal acts, wear & tear, poor maintenance, negligence or fraud.			
	Insurers won't pay claims that wouldn't have been made if you'd dealt with existing problems to your property. Your policy is designed to only cover you for things that you couldn't have reasonably prevented.			
	Where am I covered?			
	In the United Kingdom and Europe. However Europe is only included if you have bought that cover.			
	What are my obligations?			
	You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.			
	<p>You must follow the claims procedure and let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.</p> <p>It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.</p> <p>In some cases, the insurer may apply an endorsement to the policy that, for example, sets out security requirements. It's really important that you follow any terms set out in endorsements, as if you don't, you may not be covered in the event of a claim. If any endorsements apply to you, these will be explained to you (or displayed on-line) before you buy, and will also be shown on the evidence of insurance you receive after you buy.</p>			
	When and how do I pay?			
	For full details of when and how you pay, you need to contact your insurance broker directly.			
	When does the cover start and end?			
	This is an annual policy. Please contact your broker for details of how and when you must pay the premium.			
	How do I cancel the contract?			
	<p>Cancellation within 14 days You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, a full refund of premium will be provided.</p> <p>Cancellation after 14 days You can cancel the policy any time after the 14 days, providing no claim has been made we will refund a percentage of the premium paid in proportion to the period of insurance left unused. The premium refund will be reduced by the cost of a cancellation fee that is applied in accordance with your broker's Terms of Business.</p>			