



## KBIS Trailer Insurance



### Insurance Product Information Document

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

#### What is this type of insurance?

This is a property policy providing cover for physical loss or damage to your trailer that occurs during the period of insurance.

	What is insured?		What is not insured?
	<p>In respect of the insured trailer:</p> <ul style="list-style-type: none"> <li>✓ Physical Loss</li> <li>✓ Physical Damage</li> </ul>		<ul style="list-style-type: none"> <li>✗ loss or damage cause by damp, mildew, oxidisation, moth, vermin, any gradually operating cause, wear and tear or mechanical or electrical faults or breakdown.</li> <li>✗ damage or deterioration of any article directly caused by the actual process of dyeing, cleaning, repair or renovation. 3. loss by delay, loss of market or consequential loss of any kind.</li> <li>✗ breakage of articles of a brittle nature (unless such breakage is caused by burglars, thieves or fire) or breakage of glass.</li> <li>✗ loss or damage caused by climatic or atmospheric conditions or extremes of temperature unless such loss or damage would be covered under an ordinary fire insurance.</li> <li>✗ loss of equipment, tack or other items.</li> <li>✗ damage to tyres other than claims arising from malicious damage.</li> <li>✗ any loss or damage occurring whilst the Insured Trailer is being used in connection with any business or used for hire and reward when the trailer is insured for Social, Domestic and Pleasure use only.</li> <li>✗ the amount specified on the Certificate as the Excess which shall be deducted from each and every claim for loss or damage.</li> <li>✗ Any claim for theft where the Policyholder has not submitted a valid serial number before the date of loss.</li> <li>✗ The excess of £100 for each and every claim</li> <li>✗ This policy does not cover any loss, damage, liability, claim, cost, fee or expense caused by:               <ul style="list-style-type: none"> <li>i. the use of, or inability to use;</li> <li>ii. any error or omission relating to the use of; or</li> <li>iii. any hoax or threat relating to the use of; any application, process or software.</li> </ul> </li> </ul>



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## Are there any restrictions on cover?

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! Endorsements may apply to your policy

! It is a condition precedent to the liability of the Underwriters in respect of loss or damage by theft or any attempt thereof that the Insured Trailer is fitted with a wheel clamp or other security device approved by the Underwriters or is in a securely locked building, with all windows securely locked and all doors locked with deadlocks, while not in use.

! The Insured Trailer must:

(a) Remain in the geographical limits stated in these Terms and Conditions during the whole Period of Insurance, and

Any breach of these conditions may render the claim null and void and release the Underwriters from all Liability.



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## Where am I covered?

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The policy provides cover:

- ✓ In the United Kingdom, Channel Islands, Isle of Man, and
- ✓ While temporarily elsewhere in the world for up to 60 days in all during the Period of Insurance.

The Policyholder must be domiciled in the United Kingdom, Channel Islands or Isle of Man.



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## What are my obligations?

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- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of a claim you must
  - notify KBIS as soon as possible by telephone or email
  - If the claim relates to a theft or disappearance of the Insured Trailer, you must notify the local police immediately and obtain a crime reference number.
  - If the claim relates to damage of the Insured Trailer, you must obtain two quotations for the repair.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



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## When and how do I pay?

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- You can pay your premium annually (every 365 days) or calendar monthly (every calendar month). Payment can be made by Cheque, Credit or debit card or direct debit



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## When does the cover start and end?

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- 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.



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## How do I cancel the contract?

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- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.
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