



**Note:** The contents of this document represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

**[Holiday Home Cover Comparison](#)**

**[Static Caravan Cover Comparison](#)**

**[Touring Caravan Cover Comparison](#)**

**[Motorhome Cover Comparison](#)**

# Holiday Home Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600002  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Geo Specialty (UK & Europe)	Geo Personal Lines (UK Only)	Intasure (Overseas)	Intasure (UK Only)
<b>Countries covered</b>	Cyprus, France, Ireland, Portugal, Spain, UK, Greece	UK Only	Cyprus, France, Portugal, Spain, UK, Greece Austria, Bulgaria, Cape Verde, Croatia, Cyprus, Egypt, France, Germany, Greece, Hungary, Ireland, Malta, Holland, Morocco, Poland, Portugal, Spain, Turkey, UAE.	UK Only
<b>Core Cover</b> Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> <li>Gradually operating causes</li> <li>Theft when let unless involves forcible &amp; violent entry</li> <li>Vandalism by persons lawfully on the premises</li> <li>Whilst premises are unfurnished</li> </ul>	Yes, excluding damage caused by: <ul style="list-style-type: none"> <li>Lack of maintenance, faulty materials or workmanship</li> <li>Chewing, scratching, tearing or fouling by domestic animals</li> <li>Damage to contents caused by wet or dry rot</li> </ul>	Yes, but excluding: <ul style="list-style-type: none"> <li>Damage caused by faulty workmanship or defective design</li> <li>Domestic pet damage</li> <li>Malicious damage by persons lawfully in the holiday home</li> <li>Loss or damage by tenants (unless selected)</li> </ul>	Yes, excluding damage caused by: <ul style="list-style-type: none"> <li>Lack of maintenance, faulty materials or workmanship</li> <li>Chewing, scratching, tearing or fouling by domestic animals</li> <li>Damage to contents caused by wet or dry rot</li> </ul>
<b>Accidental damage</b>	Optional extension (ex when let)	Optional extension (including when let)	Optional extension	Optional extension
<b>Earthquake cover</b>	Yes (Excludes: Greece and Cyprus)	Yes	Yes (INC Greece & Turkey via selection) Available in some Italy regions via referral	Yes
<b>Subsidence cover</b>	Yes (Portugal, and some of UK only) No – All other countries	Yes	Yes (unless excluded via endorsement)	Yes (unless excluded via endorsement)
<b>Unoccupancy terms</b>	Every 60 days - property must be inspected monthly and valuables excluded	Every 30 days – Property must be inspected (Visitation record kept)	None – 60-day clause for EOW or oil	None – 60-day clause for EOW or oil
<b>Burst pipe warranty</b>	Water system drained between 01/11 - 31/03 <b>OR</b> heating maintained at 10C <b>OR</b> frost stat fitted	Water system drained between 01/11 - 31/03 <b>OR</b> heating maintained at 15C	Water system drained between 01/12 - 31/03 <b>OR</b> heating maintained at 10C	Water system drained between 01/12 - 31/03 <b>OR</b> heating maintained at 12C
<b>Public &amp; Employers Liability</b>	Public Liability - £5m Employers Liability (domestic) - £5m	Public Liability - £5m Employers Liability (domestic) - £10m	Public Liability - £5m Employers Liability (domestic) – £5m (EX Spain, France & Portugal)	Public Liability - £5m
<b>Loss of rent/alternative accommodation cover</b>	Up to 10% of Buildings sum insured	Up to 20% of Buildings sum insured	Up to £25,000 (confirmed bookings only) CSI only £10% of sums insured	Up to £25,000 (confirmed bookings only) CSI only £10% of sums insured
<b>Trace &amp; access of leaks</b>	Up to £5,000	Up to £5,000	Up to £2,000	Refer to Broker Support
<b>Frozen food</b>	Up to £500	Up to £1,000	Up to £1,000	Refer to Broker Support
<b>Loss of metered water/oil</b>	Up to £1,000	Up to £750	Up to £1,500	Up to £5,000
<b>Garden furniture</b>	Up to £1,000	Up to £750	Up to £1,500	Refer to Broker Support
<b>Pedal cycles</b>	N/A	Up to £250	£6,000 in total, £500 per one claim <b>Bikes need to be specified over £500</b>	£250 per cycle, unless specified in schedule
<b>Money</b>	Up to £100	Up to £100	Up to £100	Up to £250
<b>Minimum security</b>	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks/bars/shutters on accessible windows	<b>Endorsement HH907</b>	Mortice Deadlock or, Cylinder Rimlock or, Multipoint Locking System
<b>Personal Accident</b>	Fatal injury by burglars/fire - £10,000	N/A	N/A – Accidental bodily injury under Liability	N/A – Accidental bodily injury under Liability
<b>Emergency Assistance</b>	Emergency Travel - up to £1250 for proposer & £750 for a family member. <b>Substantial claims over £1500 only</b>	Yes, not exceeding £300. Total £1,000 in one insurance period.	Optional extension Not exceeding £300	Optional extension Not exceeding £300
<b>Excesses</b>	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £75	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £100	Subsidence - £1,000 All Other Claims - min £250 EOW - £500 Earthquake - £5000	Subsidence - £1,000 All Other Claims - min £250 EOW - £500 Earthquake - £5000

# Holiday Home Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600002  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Jensten Underwriting (UK Only)	Plum Underwriting		
<b>Countries covered</b>	UK Only	UK, France, Italy, Portugal, Spain, Ireland		
<b>Core cover</b> Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> <li>Loss or damage to any money held for business purposes</li> <li>First £100 of every claim</li> <li>War, terrorism, electronic cyber risk</li> </ul>	Yes, excluding damage caused by: <ul style="list-style-type: none"> <li>EOW due to failure of sealant or grout</li> <li>Willful acts by employees</li> <li>Wear &amp; Tear</li> <li>Storm or flood damage to contents in the open</li> <li>Damage cause by oil escape unless tank is under 10 years old and inspected annually.</li> </ul>		
<b>Accidental damage</b>	Optional extension	Optional extension		
<b>Earthquake cover</b>	Yes	Yes		
<b>Subsidence cover</b>	Yes Exclusions exist within policy wording	Yes		
<b>Unoccupancy terms</b>	None listed	Every 30 days – Property must be inspected (Visitation record kept)		
<b>Burst pipe warranty</b>	Refer to policy wording	Excludes EOW unless mains stopcock is turned off		
<b>Public &amp; Employers Liability</b>	Public Liability - £2m	Public Liability - £5m		
<b>Loss of rent/alternative accommodation cover</b>	Up to 20% of Buildings sum insured	Up to 25% of Buildings sum insured		
<b>Trace &amp; access of leaks</b>	Up to £2,500	Up to £2,500		
<b>Frozen food</b>	Up to £500	Up to £500		
<b>Loss of metered water/oil</b>	Up to £750	Up to £2,500		
<b>Garden furniture</b>	Up to £1,000	N/A		
<b>Pedal cycles</b>	Up to £500, unless stated	Up to £500		
<b>Money</b>	Up to £50	N/A		
<b>Minimum security</b>	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks/bars/shutters on accessible windows		
<b>Personal Accident</b>	N/A	N/A		
<b>Emergency Assistance</b>	Refer to Underwriters	Up to £1,000 where the cost of claim is over £3,000		
<b>Excesses</b>	Refer to documents	Refer to documents		

# Static Caravan Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600001  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Geo Specialty Static (xx/xxxxxxKGM)	Ptarmigan Holiday Park Home Superior (xx/1036xxxPTA)	Ptarmigan Holiday Park Home Standard (xx/1035xxxPTA)	Ptarmigan Holiday Park Home Economy (xx/1034xxxPTA)
<b>Definition of caravan contents</b>	Household goods and personal property inside the Holiday Park Home or within leisure home boundaries  Single Article: £500 limit Sports Equip (£50 limit per article) Storage Unit (Up to £500)  <b>Excludes:</b> Personal Possessions away from the leisure home	Household goods and personal property inside the Holiday Park Home or locked within storage units  Electricals (£1,500 limit per article) Personal Effects (£500 limit per article) Sports Equip (£500 limit per article) Valuables (£500 limit per article) Wedding Gifts (Up to £2,500) Money (Up to £250)	Household goods and personal property inside the Holiday Park Home or locked within storage units  Electricals (£750 limit per article) Personal Effects (£250 limit per article) Sports Equip (£250 limit per article)  <b>Excludes:</b> Money, Valuables	Household goods and personal property inside the Holiday Park Home or locked within storage units  Electricals (£250 limit per article) Personal Effects (£250 limit per article) Sports Equip (£250 limit per article)  <b>Excludes:</b> Money, Valuables
<b>Contents in the open</b>	<b>Yes</b> – within boundary	<b>Yes</b> – in locked storage units	<b>Yes</b> – in locked storage units	<b>Yes</b> – in locked storage units
<b>Re-siting fees</b>	<b>Yes</b> – Subject to insurers agreement	<b>Yes</b> - £7,500	<b>Yes</b> - £5,000	<b>Yes</b> - £1,000
<b>Core cover</b>	Fire, lightning, explosion, earthquake, storm, flood, escape of water, theft, vandalism, subsidence, falling trees, impact, emergency access, gardens	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence, falling trees, emergency access, gardens	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence, falling trees, emergency access,	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence
<b>Accidental Damage</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
<b>“New for Old” cover</b>	<b>Yes</b> – Up to 10 years old (NB)	<b>Yes</b> – Up to 30 years old (Park Home)	<b>Yes</b> – Up to 20 years old	<b>Yes</b> – Up to 20 years old
<b>“Market Value” cover</b>	<b>Yes</b> – Up to 25 years old	<b>Yes</b> – Up to 30 years old (Older caravans considered)	<b>Yes</b> – Up to 30 years old (Older caravans considered)	<b>Yes</b> – Up to 30 years old (Older caravans considered)
<b>Public liability</b>	£5m	£2m or £5m	£2m or £5m	£2m or £5m
<b>Domestic Staff Liability</b>	£5m	NA	NA	NA
<b>Winter escape of water warranty</b>	Excludes escape of water Nov - Apr (unless water drained)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)
<b>Loss of rental income and alternative hiring charges</b>	<b>Yes</b> – up to 20% of Sum Insured	<b>Yes</b> – Up to 10% of Sum Insured	<b>Yes</b> – Up to 5% of Sum Insured	<b>No</b>
<b>Frozen food</b>	<b>Yes</b> – £250	<b>Yes</b> - £250	<b>No</b>	<b>No</b>
<b>Replacement locks/keys</b>	<b>Yes</b> – £250	<b>Yes</b> - £250	<b>Yes</b> - £100	<b>No</b>
<b>Personal Accident</b>	<b>Yes</b> – up to £20,000 for family members aged between 16-70	<b>Yes</b> – up to £10,000 for insured or spouse up to age of 70	<b>No</b>	<b>No</b>
<b>Legal Expenses</b>	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on
<b>Car Breakdown</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>	<b>Not Available</b>



# Static Caravan Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600001  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Ptarmigan Cherished (xx/1019xxxxxPTA)	Ptarmigan Select (xx/1027xxxxxPTA)		
<b>Definition of caravan contents</b>	Household goods and personal property inside the Holiday Park Home or locked within storage units  Sports Equip (£50 limit per article) Electrical Goods (Up to £1,500) Storage Unit (Up to £500)  <b>Excludes:</b> Money, Valuables	Personal items including clothing, household goods whilst contained in the Caravan  Sports Equip (£50 limit per article) Electrical Goods (Up to £1,000) Storage Unit (Up to £500)  <b>Excludes:</b> Money, Valuables		
<b>Contents in the open</b>	<b>Yes</b> – in locked storage unit (£500)	<b>Yes</b> – in locked storage unit (£500)		
<b>Re-siting fees</b>	<b>Yes</b> - £2,500	<b>Yes</b> - £2,500		
<b>Core cover</b>	Fire, theft, vandalism, storm, flood	Fire, theft, vandalism, storm, flood		
<b>Accidental Damage</b>	<b>Yes</b>	<b>Yes</b>		
<b>“New for Old” cover</b>	<b>Yes</b> – Up to 10 years old	<b>Yes</b> – Up to 10 years old		
<b>“Market Value” cover</b>	<b>Yes</b> – Up to 30 years old (Older caravans considered)	<b>Yes</b> – Up to 30 years old (Older caravans considered)		
<b>Public liability</b>	£2m or £5m	£2,000,000		
<b>Domestic Staff Liability</b>	NA	NA		
<b>Winter escape of water warranty</b>	Excludes escape of water Oct - Mar (unless water drained)	Ex escape of water Oct - Mar (Unless water drained or “frost stat” set to 4 degrees)		
<b>Loss of rental income and alternative hiring charges</b>	<b>Yes</b> - £50 a day – 30 days	<b>Yes</b> - £50 a day – 30 days		
<b>Frozen food</b>	<b>Optional</b> – £250 add-on	<b>Optional</b> – £250 add-on		
<b>Replacement locks/keys</b>	<b>Optional</b> – £250 add-on	<b>Optional</b> – £250 add-on		
<b>Personal Accident</b>	<b>Yes</b> – up to £20,000 for family members aged between 16-70	<b>Yes</b> – £10,000 (aged 16-70)		
<b>Legal Expenses</b>	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on		
<b>Car Breakdown</b>	<b>Not Available</b>	<b>Not Available</b>		



# Touring Caravan Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600001  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	IGI Scheme UK/EU (xx/xxxxxxIGI)	My Insurance Scheme UK/EU (xx/xxxxxxPEN)	CaravanCompare Scheme UK/EU (xx/xxxxxxMCI)	Ptarmigan UK/EU (xx/xxxxxxPTA)
<b>Definition of caravan contents</b>	Household goods and personal belongings within the caravan which are your property. (£250 limit per article)  <b>Excluding:</b> Money, Valuables, Generators	Household goods and personal belongings within the caravan which are your property. (£500 limit per article - EU Policy) (£250 limit per article - UK Policy)  <b>Excluding:</b> Money, Valuables, Generators	Articles of personal use, clothing and general household goods whilst within the caravan and belonging to You. (£250 limit per article)  <b>Excluding:</b> Money, Valuables, Generators	All accessories which are owned by You and would take with You when using Your Caravan (£500 limit per article)  <b>Excluding:</b> Money, Valuables, Generators
<b>Core cover</b>	Any accidental, unforeseen event causing damage to the caravan or contents "Economy" Excludes Accidental Damage cover	Any accidental, unforeseen event causing damage to the caravan or contents	Any accidental, unforeseen event causing damage to the caravan or contents	Any accidental, unforeseen event causing damage to the caravan or contents
<b>Accidental damage</b>	"EU" & "UK": <b>Yes</b> "Economy" policy: <b>No</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Type of Cover</b>	<b>New For Old</b> – Yes (Up to 5 years) <b>Market Value</b> – Yes (Up to 20 years)	<b>New For Old</b> – Yes (Up to 5 years) <b>Market Value</b> – Yes (Up to 30 years)	<b>New For Old</b> – Yes (Up to 5 years) <b>Market Value</b> - (Up to 30 years)	<b>New For Old</b> – Yes (Up to 10 years) <b>Market Value</b> – Yes (No Limit)
<b>Public Liability</b>	£5,000,000	£5,000,000	£5,000,000	£5,000,000
<b>Awning Conditions</b>	<b>All Year</b> – Awnings must not be left up unless in use	<b>Oct – Feb</b> - Excludes storm damage if not in use for more than 24 hours	<b>Mar – Sep</b> - Excludes any damage if not in use for more than 7 days <b>Oct – Feb</b> - Excludes storm damage if not in use for more than 24 hours	<b>All Year</b> - Excludes weather damage if not in use for more than 24 hours
<b>Accident recovery</b>	<b>Yes</b> , claim costs back	<b>Yes</b> , claim costs back	<b>Yes</b> , claim costs back	<b>Yes</b> , claim costs back
<b>Loss of use/hire charges</b>	<b>Yes</b> , £75 per day - 14 days	<b>Yes</b> , £100 per day – 15 days	<b>Yes</b> , £50 per day - 30 days	<b>Yes</b> , £75 per day - 15 days
<b>Persons authorised to tow caravan</b>	"Family" – Immediate family "Economy" – Insured & Spouse	<b>Any</b> Authorised Friends & Family	<b>Immediate family</b> – including grandparents, aunts, uncles	<b>Immediate family</b> – including grandparents, aunts, uncles
<b>Min. security – Whilst attached to car</b>	Wheel clamp	Hitchlock or wheel clamp	Wheel clamp	None
<b>Min. security – Whilst detached from car</b>	Wheel clamp & Hitchlock	Hitchlock or wheel clamp	Hitchlock or wheel clamp	Hitchlock or Wheel Clamp
<b>Continental use</b>	"EU" policy - max 240 days per year "UK" policy - UK use only	"EU" policy - max 180 days per year "UK" policy - UK use only	"EU" policy - max 90 days per year "UK" policy - UK use only	"EU" policy - max 90 days per year "UK" policy - UK use only
<b>Personal Accident</b>	<b>No</b>	"EU" policy - £20,000 (aged 16-70) "UK" policy – No	<b>Yes</b> - £10,000	<b>Yes</b> – £10,000
<b>Ill Driver Cover</b>	<b>No</b>	"EU" policy – £1,000 "UK" policy – No	<b>Yes</b> – £1,000 to get caravan home	<b>Yes</b> – £1,000 to get caravan home
<b>Legal Expenses</b>	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on
<b>Car and Caravan Breakdown Cover</b>	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart



# Touring Caravan Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600001  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Ptarmigan Cherished Scheme (xx/1020xxxxPTA)	Strategic Insurance EU (xx/1068xxxxSIS)	Towergate Offline Scheme (TCxxxxx)
<b>Definition of caravan contents</b>	All accessories which are owned by You and would take with You when using Your Caravan (£300 limit per article)  <b>Excluding:</b> Money, Valuables, Generators	All items intended for use in, on or about the Caravan which are not permanently installed including household goods whilst contained in the Caravan, (£500 limit per article)  <b>Excluding:</b> High Risk Items.	Household goods and personal property which belong to You which are contained within the touring caravan, attached to Your Caravan or designed to be worn or carried on or about the person. (£500 limit per article)  <b>Excluding:</b> Money, Valuables, tablets etc.
<b>Core cover</b>	Any accidental, unforeseen event causing damage to the caravan or contents	Fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood	Fire, explosion, lightning and earthquake, storm or Flood; malicious acts or vandalism; theft or attempted theft;
<b>Accidental damage</b>	Yes	Yes	Yes
<b>Type of Cover</b>	<b>New For Old</b> – Yes (Up to 10 years) <b>Market Value</b> - (Up to 50 years)	<b>New For Old</b> – Yes (Up to 5 years) <b>Market Value</b> - (Up to 20 years)	<b>New For Old</b> – Yes (Up to 5 years) <b>Market Value</b> – Yes (Up to 20 years)
<b>Public Liability</b>	£5,000,000	£2,000,000	£5,000,000
<b>Awning Conditions</b>	<b>All Year</b> - Excludes any damage if not in use for more than 7 days	<b>All Year</b> - Excludes weather damage if not in use for more than 48 hours	<b>All Year</b> - Covers awnings left up all year round
<b>Accident recovery</b>	Yes, claim costs back	Yes, claim costs back	Yes - claim costs back
<b>Loss of use/hire charges</b>	Yes, £50 per day - 30 days	Yes - £75 per day - 15 days	Yes, £2000
<b>Persons authorised to tow caravan</b>	<b>Immediate family</b> – including grandparents, aunts, uncles	<b>Any</b> Authorised Friends & Family	Any family
<b>Min. security – Whilst attached to car</b>	None	None	TBC
<b>Min. security – Whilst detached from car</b>	Hitchlock or wheel clamp	Wheel clamp & Hitchlock	TBC
<b>Continental use</b>	“EU” policy - max 180 days per year “UK” policy - UK use only	Yes, 90 Days	Yes, unlimited (Covers caravans stored abroad)
<b>Personal Accident</b>	Yes – £20,000 (aged 16-70)	No	No
<b>Ill Driver Cover</b>	No	No	No
<b>Legal Expenses</b>	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on	<b>Optional</b> – £50,000 add-on
<b>Car and Caravan Breakdown Cover</b>	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart





# Trailer Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600001  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	My Insurance Scheme (xx/xxxxxxPEN)			
Definition of Trailer Contents	Contents is not covered			
Core cover	Any accidental, unforeseen event causing damage to the trailer or contents			
Accidental damage	Yes, but excluding damage caused by: <ul style="list-style-type: none"> <li>Chewing, scratching, tearing or fouling by animals</li> </ul>			
“New for Old” cover	Yes - trailer less than 1 year old			
“Market Value” cover	Yes			
Public Liability	£2,000,000			
Persons authorised to tow trailer	Policy Holder only			
Min. security – Whilst attached to car	N/A			
Min. security – Whilst detached from car	Hitchlock or Wheel Clamps			
Continental use	“EU” policy - max 180 days per year “UK” policy - UK use only			
Accident recovery	Yes - claim costs back			
Car and Trailer Breakdown Cover	Optional – Breakdown add-on for UK, EU and/or Homestart			
Legal Expenses	Optional – £50,000 add-on			



# Motorhome Cover Comparison

**Note:** This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance  
 Stronsay House, Tilford Road, Hindhead, GU26 6UG  
 Tel: 01428 600010  
 Email: [info@e-insurancetrading.co.uk](mailto:info@e-insurancetrading.co.uk)

COVER DETAILS	Axa (xx/xxxxxxAXA)	Highway (xx/xxxxxxLV=)	KGM (xx/xxxxxxKGM)	KGM Classic (xx/xxxxxxKGM)
<b>European use</b>	270 days	180 days	90 days.	30 days
<b>Personal effects</b>	Up to £3,500 following accident, fire and theft.	Comprehensive only - Up to £3,500,	Comprehensive only - Up to £2,000, max £200 per item.	Comprehensive only - Up to £100
<b>Legal defence costs</b>	Legal fees and expenses if we provide written permission (in relation to liability)	Costs and expenses as a result death by dangerous or reckless driving. Legal costs and expenses for defending charges of manslaughter.	Legal defence costs with our written consent.	Legal defence costs with our written consent.
<b>Personal accident</b>	Death - £7,500 for you and passengers. Loss of sight or limbs - £5,000 for you and family members living with you.	Comprehensive only – Max £5,000 per person excluding: <ul style="list-style-type: none"> <li>▪ persons aged under 21 or over 75</li> <li>▪ suicide or attempted suicide</li> <li>▪ failure to use seatbelts</li> </ul>	Comprehensive only. £2,000 for death, loss of limb or eye for you or your spouse/civil partner excluding: <ul style="list-style-type: none"> <li>▪ persons aged over 65</li> <li>▪ caused by suicide, drink or drugs</li> </ul>	Comprehensive only. £2,000 for death, loss of limb or eye for you or your spouse/civil partner excluding: <ul style="list-style-type: none"> <li>▪ persons aged over 65</li> <li>▪ caused by suicide, drink or drugs</li> </ul>
<b>Lock/key cover</b>	Up to £1,000 (If keys stolen)	Comprehensive only - Up to £750 for door, boot, ignition and steering locks, the lock transmitter or entry card.	10% of vehicles Market Value or agreed value up to £300.	10% of vehicles Market Value or agreed value up to £300.
<b>Public Liability</b>	Up to £20m, plus all legal costs provided the total does not exceed £25m.	Up to £20m + £5m for costs and expenses incurred.	Up to £20m.	Up to £20m.
<b>Awnings</b>	Ex storm if not in use	Ex storm if unattended > 7 days	Awnings/gas bottles – Up to £1,000	No
<b>Windscreen cover (Comprehensive Only)</b>	Included – No loss of NCD. No excess for repair, just applies to replacement. Excess £60	Comprehensive only – Up to £600 in the policy year. No excess for repair, just applies to replacement. Excess £75	Comprehensive only – Up to £500. £90 excess if replaced by 'Glassline'. £150 excess if replaced elsewhere.	Comprehensive only – Up to £500. £90 excess if replaced by 'Glassline'. £150 excess if replaced elsewhere.
<b>Driving other cars</b>	Included.	Excluded.	Excluded.	Excluded.
<b>Medical expenses</b>	Up to £250 for you, your driver and passengers.	£150 per passenger.	£200 per passenger.	£200 per passenger.
<b>Replacement motorhome/ loss of use / alternative accommodation cover</b>	Transport or hotel costs up to £250 if you cannot complete your journey.	Courtesy car provided if an Approved Repairer is used. £300 Travel & Accommodation	£300 Travel & Accommodation	Not Included
<b>Audio/visual equipment (Comprehensive Only)</b>	Unlimited cover for in-vehicle navigation systems, audio and visual equipment. Removable equipment covered if used whilst attached to the motorhome and is designed to be totally or partially removed.	Manufacturer's equipment included without limit. Up to £500 if not fitted as standard by manufacturer.	Audio - Up to 10% of vehicles Market Value (Max £500). Satellite navigation – Up to 10% of vehicles Market Value (Max £500 - must be permanently fitted)	Audio - Up to 10% of vehicles Market Value (Max £500). Satellite navigation – Up to 10% of vehicles Market Value (Max £500 - must be permanently fitted)
<b>Camping and associated equipment</b>	Not included	£1,500 for camping equipment (max £200 per item) excludes gas bottles	Up to £2000 (max £200)	Up to £2000 (max £200)
<b>Legal Expenses</b>	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on
<b>Breakdown Cover</b>	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	<b>Optional</b> – Breakdown add-on for UK, EU and/or Homestart	NA