



<http://understandinsurance.com.au/types-of-insurance/caravan-insurance>

Caravan insurance

With increasing numbers of Australians buying a caravan or motor home and taking to the open road, it is vital to ensure your vehicle, caravan, and your permanent home, have adequate insurance protection.

If you have a caravan, motorhome or recreational vehicle, you can purchase comprehensive mobile cover for your caravan for travel within Australia, or you can choose on-site insurance to cover your caravan while it is stationary at a nominated site.

Insurance will usually cover loss, accidental damage, theft and natural disaster (such as storm, hail and flood), and will also cover liability for legal expenses and compensation, in the case of an accident where you were the driver at fault and someone else was injured or suffered damage to their property. Your CTP insurance is different and will not cover these risks.

If you are planning an extended trip, contact your insurer and make sure that your home is covered while you are away. Some insurers may not cover your property if it is left unoccupied for a long time, typically more than two months.

To find an insurer that offers these types of policies visit, www.findaninsurer.com.au [<http://www.findaninsurer.com.au>]

Determine the value of your policy

Before you take out caravan insurance, you should have a good idea of how you will be using the caravan, where you will travel to, and the value of the caravan you will be insuring.

For new caravans, or those that are just a couple of years old, consider a new for old replacement policy in case the caravan is damaged beyond repair.

For older caravans, you may need to do some more research to determine the market value of your caravan and how much it would cost to replace it. This could be done by checking online sales sites for caravans similar to yours. You should speak with your insurer to determine the best cover for your circumstances.

Additional cover

Your insurance policy should cover a range of issues because you are combining different facets of travel, motor vehicle and home and contents insurance.

If you are hitting the road, make sure you have adequate motor vehicle insurance before starting your trip. Remember Compulsory Third Party insurance does not cover you for damage to your vehicle, other vehicles or property, or for liability in accidents. If you do not have other forms of vehicle insurance, please contact an insurer to explore your options.

You may also be able to buy caravan insurance from the same provider you use for other policies you have, which may entitle you to a multi-policy discount.

When arranging caravan insurance, make sure you discuss the contents of the caravan such as any electrical items, clothing or bedding, and to check if these items are covered. You should also check to see if any attached annexes or awnings are covered.

It is also advisable to consider domestic travel insurance, which covers emergency accommodation and may also cover vehicle replacement in case of a breakdown or accident involving extensive repairs.