

Why Should You Have Static Caravan Insurance If You Own A Caravan

Owning a caravan that is consistently based at a holiday park or other form camping area means that you really should be considering static caravan insurance to make sure you are covered against all of the things that you need to be. Many people often overlook insuring their static caravan, assuming that they do not need to, but our article looks at why you really should be considering this type of insurance.

There are millions of static caravans around the UK and indeed the world, with probably a large percentage of them uninsured as people often overlook the importance of having their static caravan insured.

Just like a normal house that you would live in, you need to make sure that your static caravan is insured against the typical types of damage that can occur.

For example, you need to protect against damage caused by:

- Fire
- Wind Damage
- Water Damage
- Accidental Damage
- Theft And Criminal Damage

There seems to be a common misconception that because you might only visit your holiday home for a few weeks of the year, there is no point in insuring it. But, this really should be quite the opposite because the less you are there, the more chance of damage occurring as you are not around to protect your caravan or spot any problems in the early stages before they become a major issue.

There is also more chance of criminal damage or theft when the caravan is left empty for long periods, and whilst it is never a good idea to leave lots of valuables in the caravan, you will of course have to leave some items that could still be of value to any thief that wants to try and take them. Static caravans, especially out of season, can become easy targets for thieves because they realise there is little chance of anyone being around at this time of year.

It is important to remember that there are many types of static caravan insurance policies, just like any type of insurance, so it is vital to check with your insurer or your broker that the policy covers exactly what you need it to, in terms of value and the type of things it protects you and insures you against.

Static caravan insurance is an extremely cost effective way of protecting yourself against costly situations should something happen to your caravan. From wind damage from a broken branch through to water damage or theft, a good policy will help to give you the peace of mind when it comes to knowing that should anything happen to your caravan, you will not be left out of pocket. For the sake of a monthly or yearly payment to an insurer, you can continue to enjoy your holiday home without the worry of what you would have to pay out should the worst happen.