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INSURANCE GROUP

# A GUIDE TO PROTECTING YOUR CARAVAN



# 10 ESSENTIAL PIECES OF CARAVAN EQUIPMENT

*As one of the leading caravan insurance providers in Ireland, we want to ensure that with every trip you take you stay safe, your caravan stays protected and of course, you have a great time!*

*Caravan equipment products are inexpensive to purchase and can go a long way to both increasing the comfort of your travels and protecting the security of your vehicle. Use this guide as your checklist for purchasing all the essential equipment you need for your caravan.*

## 1 TOWING MIRRORS

If you intend on hitching your caravan to your vehicle and driving across the country, you need to ensure that not only is your caravan safely secured, but that you have an extra wide view.

Towing mirrors can be attached to the wing mirrors of any vehicle to enable you to monitor the position of your caravan as you drive. They are very useful – especially when trying to reverse!

## 2 TOOL KIT

There are various reasons why a tool kit would prove a very useful and convenient piece of equipment on a caravan trip. You never know when you might need to make some D.I.Y. adjustments or repairs inside or outside of your caravan, or even change a tyre.

## 3 WATER CONTAINER

Most caravan parks and camping sites will provide a fresh water source. However, this may not always be the case, therefore it is advised that you invest in a water container to ensure that you have an appropriate supply of fresh water.

Portable water containers are inexpensive and generally range in size from 5l-60l – the size of the container that you need will depend on the length of your trip and the number of people on board.

## 4 TOILET CHEMICALS

While most campsites provide toilet facilities, it is highly recommended that you pack toilet chemicals for your trip. Ensure to buy caravan-specific chemicals as they are different from house cleaning chemicals – which can damage your caravan.

However, most modern caravans have flushing chemical toilets on board, where chemicals are added to the flushing water or to a separate tank to ensure that waste is dissolved efficiently.

## 5 LIGHTWEIGHT CROCKERY

If you plan on taking a caravan trip, its best that you don't bring your finest china along with you. The risk of breakage is very high, as you could be travelling on bumpy roads and uneven surfaces. Stick to lightweight, melamine dinner sets, which are inexpensive and unlikely to be damaged very easily.

## 6 LOW WATTAGE KITCHEN EQUIPMENT & LIGHTING

You'll find that most caravan sites will insist that caravan owners only use low wattage equipment so as not to completely drain their electricity outlet. Ensure that any light bulbs or kitchen equipment such as kettles, toasters, fans, heaters, hobs, grills or even hair dryers are all low wattage appliances.

## 7 MAINS LEAD

Of course, in order to connect to an electricity source at a caravan park or camping source, you'll need a mains lead. We find it best to invest in a 25 metre mains lead rather than just a 10 metre lead, as you can then ensure that you are always able to reach the electricity source.

## 8 PORTABLE SATELLITE KIT

While many of you may head off on a caravan trip for some peace and quiet, it is nice to have a source of entertainment on hand. For live TV entertainment, you'll need to purchase a Saorview Set Top Box for your caravan as well as a TV aerial, a satellite bracket and a telescopic pole.

## 9 HITCH LOCK

To ensure the security of your caravan, it is important to invest in a hitch lock. The presence of a hitch lock prevents someone from hitching up your parked caravan and simply towing it away, therefore it can be a deterrent to potential thieves.

## 10 WHEEL CLAMP

For extra piece of mind, use a wheel clamp to secure your caravan, especially when it is in storage or parked for an emergency roadside stop. The wheel clamp locks onto the wheel bolt, preventing wheel rotation and removal.

# HOW TO PROTECT AGAINST CARAVAN THEFT

*Your caravan is a significant investment and so protecting it against theft is an important priority.*

*Our caravan experts have put together a list of some simple steps you can take to ensure your caravan remains as safe from theft as possible.*

## 1 INVEST IN CARAVAN SECURITY EQUIPMENT

While travelling, hitch locks or wheel clamps are essential to protect your caravan against theft. Additionally, investing in GPS tracking devices can be relatively inexpensive to buy and have played a key role in the recovery of many stolen caravans in Ireland and the U.K.

When your caravan is in storage, consider using a heavy-duty chain to attach your caravan to a secure point. Alternatively, invest in a hitch post, a secure metal rod that screws into the ground which your caravan can be attached and locked to.

## 2 MAINTAIN A WATCHFUL EYE

Keeping a close eye on your caravan goes without saying; however, if you are traveling for a significant period of time, ask a neighbour for help. Explain that you have not authorised anyone to move your caravan and ask if they can alert the authorities if they see any suspicious activity or it goes missing.

If you are still feeling weary about leaving your caravan behind, it could be worth investing in security cameras. There are several options available for battery powered CCTV systems for your caravan – the systems are activated by motion detectors and send a series of picture messages to your phone.

## 3 CHOOSE A SECURE SITE

Check the reviews of the sites you plan on parking in before you begin your journey. Choose sites that are known for their security, and if possible have an active surveillance system. Local police stations can also give honest opinions about the security of local sites, and their numbers are available online.

Before you unhitch your caravan, take a drive or stroll through the camp site to ensure it appears safe. Assess access and entry points, the level of security monitoring and protections in place and talk to some of your neighbours.

## 4 CLOSE AND LOCK ALL DOORS AND WINDOWS

Anytime you leave your caravan (even for a walk around the site or pop into the petrol station) close and lock all the windows and doors. Open access points are extremely attractive to thieves and are an easy way to break into a caravan.

If you are parking your caravan beside your property for a significant period of time, remove valuables and leave the curtains open. Leave all cupboards open to show that it does not contain any expensive items, lessening the desire of thieves or vandals to break in.

## 5 BE CAREFUL WITH CARAVAN KEYS AND DOCUMENTS

Be sure to keep all caravan and security keys in secure locations and ensure spare keys are well-hidden. When you are not travelling it is advised to keep your keys locked away in a safe or secure drawer.

Additionally, it is important to never store caravan ownership and insurance documents within the caravan itself. This tends to only attract thieves as they can easily sell on the caravan at current market prices if they have the proper documentation.

## 6 INSURE YOUR CARAVAN

While caravan insurance does not prevent theft, it does protect you from the financial repercussions, allowing you to replace your caravan without major financial cost. Ensure to enquire about contents cover too, as often thieves seek to steal valuables from your caravan rather than the vehicle itself.

*Don't dismiss the risk of caravan theft. By taking our tips on board, you'll make your caravan difficult to steal and unattractive to thieves.*

# MINIMISING THE RISK OF FLOOD DAMAGE

*Spring, Summer, Autumn, Winter – heavy rain is always a threat in Ireland. Bouts of flooding are rampant every year, which isn't great news for caravan owners. Reports of caravans being washed away or damaged beyond repair as a result of heavy rain or flooding are common in Ireland.*

*Minimise the risk of flood damage to your caravan with these top preventative tips.*

**1 KEEP YOUR CARAVAN ON HIGHER GROUND**  
One of the easiest ways to minimise flood damage to your caravan is to locate them on higher ground. If you're keeping yours in a caravan park or storage site, choose one high above sea level and a safe distance from any rivers so it's less likely to get flooded.

Make sure to choose the highest possible ground in the site, with a clear path to the exit in case evacuation becomes necessary.

**2 INVEST IN AN AXLE STAND**  
While touring caravans can be easily moved off site, getting a static caravan off site during an emergency is a more difficult task. If you own a static caravan, investing in an axle stands enables you to raise your caravan above ground level by about 0.5 metres.

Not only do axle stands prevent flood water from reaching the interior, they also allow the wheels to be removed and stored elsewhere if necessary. Removing the wheels during a flood extends their life time by protecting them from debris in the water and fuel/oil spillages.

**3 CONSIDER BUYING A FLOTATION DEVICE**  
Another option is a flotation device, which are buoyant steel-enclosed polystyrene blocks that float your caravan on up to 11 feet of water. Once the water subsides, they return to the original position, as long as you've used an anchor to stop your home floating away with the flood.

Flotation devices are expensive, but if your caravan is a relatively new model, the cost is certainly worth the investment.

**4 HEED ANY EARLY FLOOD WARNINGS**  
Protecting your caravan against the dangers of flooding requires quick reaction and thinking ahead. Don't wait until the last minute. If you have sufficient warning of a flood, the best option is to immediately move your caravan away from any sites that expect flooding.

If it's an established campground, the manager should be able to warn you if it has flooded from heavy rain in the past. Or, you can check whether your area has been previously affected on [Floods.ie](https://www.floods.ie), which keeps a record of floods nationwide.

**5 GET TO KNOW YOUR CAMP SITE FLOOD PLAN**  
Before you choose a site, ask if they have a flood plan in place. This should include any emergency contact numbers and list actions which residents should take during a flood to keep their caravans safe. Most will also recommend ways to protect your belongings, as well as provide the best possible routes to take if you're evacuating your caravan or tent.

**6 CHECK IF YOUR INSURANCE COVERS FLOOD DAMAGE**  
Whether you own a static or touring caravan, it's advised you take out caravan insurance to protect your investment or investigate whether your current caravan insurance policy cover extends to include flood damage as this may not be a standard inclusion.

*Floods are a far too frequent occurrence in Ireland. However, by taking the necessary precautions and having protective procedures and equipment ready to put into motion, you won't need to panic about your caravan when a flood emergency arises.*

# SAFEGUARDING YOUR CARAVAN WITH INSURANCE

*One of the most significant ways to protect your caravan is to take out a caravan insurance policy.*

*To help you make the best decision for your caravan insurance needs, we've answered some of your FAQs and outlined the key elements you need to think about.*

## WHY SHOULD YOU TAKE OUT A CARAVAN INSURANCE POLICY?

Unlike for cars, it is not a legal requirement to have caravan insurance in Ireland. That said, caravans are a significant investment, so it's worth your while taking out separate insurance, especially as standard car insurance policies often don't extend to cover caravans.

What's more, the motor insurance policies that do extend their cover to include caravans often don't cover actual damage to your caravan.

## WHAT "KIND" OF CARAVAN INSURANCE DO YOU NEED?

Caravans that are used to travel to and from different locations will need 'touring' caravan cover. Alternatively, caravans that are used as holiday homes and remain in one location throughout the duration of your stay requires 'static' insurance.

Whatever caravan you have and whichever insurance you need, each insurance will have its own exclusions. So, ensure you look for whether:

- ✓ *Your caravan awning is covered*
- ✓ *The contents of the caravan are covered*
- ✓ *There are any restrictions on the age of your caravan*
- ✓ *You're covered for any damage to your caravan whilst it is being towed*

## INSURING YOUR CARAVAN FOR TRIPS ABROAD

For 'touring' caravans, most policies cover trips abroad once you remain within Europe. While European cover may be included as standard on your policy, it is often only for a certain number of days but you can easily increase the cover period if you are planning an extensive trip. Outside of Europe, there are worldwide caravan insurance policies available for those lucky enough to be adventuring further afield.

## ADDITIONAL CARAVAN INSURANCE CONSIDERATIONS

### DOES THE AGE OF YOUR CARAVAN MATTER?

For caravans up to 5 or sometimes even 10 years old, some policies provide cover on a 'new for old' basis – if your caravan is written off or stolen, you'll be able to claim for a new one. However, we would recommend reading the terms and conditions that may apply in relation to this cover.

### ARE THE CONTENTS COVERED?

Be warned, most standard caravan insurance policies do not include the contents. In fact, some firms completely refuse to insure any valuables aboard your caravan. Either way, expect to receive extremely varied levels of contents cover from insurer to insurer.

### WHAT HAPPENS IF THE CARAVAN IS DAMAGED WHILE BEING TOWED?

You may be surprised to know that many policies do not include towing cover as a standard inclusion. Check out if towing cover is excluded from your policy and ensure to have it added on if not.

*Taking out caravan insurance is a wise move, but **choosing the right cover and provider for your specific requirements is ever so important.** Keep our quick guide above at hand when assessing quotes or speaking to brokers to ensure you make the right choice for your needs.*

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OBF are Ireland's specialist caravan insurance providers. Our team of experts understand the needs of caravan owners and will be happy to provide the cover that's right for you. Call us, e-mail us or visit our website today to get a competitive quote for comprehensive cover.

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