

## Touring caravan insurance

Touring caravan insurance is perhaps one of the most specialized insurance options available today. People from all over the UK are touring Europe with their caravans, and touring caravan insurance is one of the most important investments for people that are planning on using their caravans for touring. With so many organizations offering touring caravan insurance, it is important to understand the factors that should influence your choice of touring caravan insurance:

### The number of countries covered

There are various options provided by insurance providers, and the number of countries covered by touring caravan insurance usually influences the cost of the insurance. If you are planning on touring multiple countries, a comprehensive cover would be ideal (as the costs of insuring each country will be higher). In addition, each insurance provider usually has various insurance packages that provide touring caravan insurance for popular countries. It is important to research all the options on offer, and find touring caravan insurance that is cost effective and covers the countries that you are planning on touring.

### Install a GPS anti-theft tracking system

Although there are various anti-theft devices and precautions like locks, alarms, and immobilisers that can help protect your caravan, installing a GPS (Global Positioning System) tracking system will ensure that your vehicle can be tracked and recovered as soon as possible. In addition, insurance companies usually charge much lower insurance premium if the touring caravan is equipped with a GPS tracking system. Most GPS tracking systems can be installed inside a caravan and are virtually undetectable and unlike other smaller vehicles, there are hundreds of places where a GPS tracking device can be hidden.

### Store your caravan in a CaSSOA (Caravan Storage Site Owners Association) site

Storing your caravan in a CaSSOA site will ensure that your caravan is safe and will also give you a discount on your touring caravan insurance. Since CaSSOA gives each caravan storage site a rating based on the facilities provided, the higher the rating of the CaSSOA site the higher the discount you will be offered on your touring caravan insurance. For example, an insurance company could provide 15% discount off your touring caravan insurance for storage on a Gold Award site, 10% discount off your touring caravan insurance for storage on a Silver Award site and 5% discount off your touring caravan insurance for storage on a Bronze Award site.

### Make sure you read the 'security requirements'

Most insurance companies require various anti-theft precautions to be taken before providing touring caravan insurance. Make sure your touring caravan insurance is not being voided due to lack of adequate anti-theft measures. In fact, look for an insurance provider that has realistic security requirements like a hitch lock and wheel clamp.

### Look for add-ons and perks

Most insurance providers offer added perks (like free insurance cover in certain countries) and added benefits like free insurance at no extra charge.

### Understand all the paperwork

Touring caravan insurance can be littered with various clauses and conditions, it is important that you read through all the paperwork involved.

It is important that you read the paperwork and look for key points like:

a) What items inside your caravan are being insured, and if the insurance cover is applicable to high value and luxury items. If your caravan has luxury items like plasma screens, laptops and other valuables make sure you're touring caravan insurance provider is aware of this and caters for such items.

b) Which damages are covered by the touring caravan insurance, and which damages are termed as 'force majeure' and will not be covered under the insurance. There are also additional features that are offered by touring caravan insurance, one of the most prominent of which is the 'public liability' clause that ensures that the caravan owner is insured against any public damage liability.

For more information on touring caravan insurance visit [www.shieldtotalinsurance.co.uk/touring\\_caravan\\_insurance.aspx](http://www.shieldtotalinsurance.co.uk/touring_caravan_insurance.aspx)

## About the Author

Gareth Taylor is the author of this article on [touring caravan insurance](#). Find more information about [touring caravan insurance](#) here.

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