

Published based on [Caravan Insurance factors to bear in mind](#)

Caravan Insurance factors to bear in mind

Holidaying in caravans is becoming increasingly popular according to the Caravan Club. As with any other valuable asset it is sensible to make sure you have adequate protection and so it is vital that you get the right caravan [insurance for your caravan](#). When considering keeping down the cost of your insurance there are numerous factors you may wish to take into account.

Firstly, you should make sure you boost up the security of your caravan. According to figures from the National Caravan Council (NCC) there were 1,400 touring caravan thefts in the UK in 2008 and so it is vital you take the necessary security precautions. You may want to think about immobilisers, wheel clamps, hitch locks, alarms and tracking devices will not only improve the security of your touring caravan but also help you reduce your [touring caravan insurance](#) premium.

It is also vital that you make sure you have the right level of cover against items being stolen from the caravan. If you do not have expensive or valuable belongings in the caravan it may not be worth you paying large amount for contents cover. However in the case of you having expensive equipment in your caravan then you may wish to ensure that you have adequate insurance for things such as your awnings and steps.

You may also give thought as to whether you are looking for 'third party' cover or 'comprehensive' cover. Third party cover is cheaper and may be suitable if you have an older caravan that you use infrequently. If you have a new, valuable caravan or if you use it a great deal then fully comprehensive cover might be more appropriate.

You may also wish to give some thought to the excess on your insurance policy. All insurance providers state a minimum amount that you generally have to pay in the event that a claim is made, however you can choose to pay out more in order to keep down the cost of the policy. However when choosing your excess you may wish to give some thought to the fact that you have to find this in a lump sum should you need to make a claim. When looking into the policy excess you should also check to find out if you would have to pay out any additional excess for damage to the windscreen or windows of your caravan.

Finally, if you have no intention of taking your caravan abroad then you might want to consider a cheaper 'UK only' policy. Insurers also offer policies that typically include Europe and so whilst this is vital if you are planning to head overseas, you may be able to save money on your cover if you do not need European insurance.