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Touring Caravan Insurance Online: The Easy Way to Get the Best Policy

When looking for touring caravan insurance it is important to use some common sense, or risk finding yourself out of pocket. In the UK, the law doesn't insist that owners must specifically have insurance for their touring caravan, but it is nonetheless a very good idea to be covered. A shocking fact is that each year in the United Kingdom there are over 3,000 caravans stolen. What I hope to achieve here is enable you to make sensible choices to ensure you are properly covered in the event that you have to claim.

When buying caravan insurance there are a couple of major things to consider: Price; level of cover. It is easy just to go with the cheapest policy you can find, but this could come back to haunt you should you have to make a claim, and then discover you are not actually covered for that particular loss. The logic of this is that you need to make sure you know what you need to cover before you start trying to look for the cheapest policy.

The key to finding the cheapest touring caravan insurance is to do your research online. The internet provides a wealth of easily accessible information that makes life a whole lot easier when looking for your next insurance policy. Many of the specialist caravan insurance companies have a web presence, so there is a wealth of choice available.

Shopping around is the way to make sure you get the best price, as with any shopping. You may well find that you end up paying over the odds if you don't ask for quotes from several providers. Another great thing about buying a policy online is that there is almost always a discount provided. As mentioned earlier you should be aware of you require from a touring caravan insurance policy, as there are several elements to consider.

There are 2 main types of coverage, 'market value' and 'new for old', deciding which you want is one of the main choices. If you take out a 'market value' policy, and need to replace it you will be reimbursed to the amount that it would cost you to buy an equivalent caravan. This is often the only choice of policy available to owners of caravans older than about 5 years. If you have a 'new for old' policy and need to replace it, it will be replaced with a brand new caravan of the same (or equivalent) range.

Before deciding which policy you want you should consider if continental cover is something you are going to require. If you do take your caravan overseas you should ensure that you have cover for a long enough period, if you stay in the UK you needn't buy continental cover. Check how much coverage there is as it can vary quite widely between different insurance policies.

You should be aware that there are things that will not be covered by a touring caravan insurance policy. You will find that jewellery is excluded among a variety of things - electronic devices being another - so you should have a look at your household insurance to see if that covers it. Anything that falls outside the coverage of your caravan and household insurance will need to be insured elsewhere if you feel it is needed.

In the event that your caravan becomes damaged beyond being livable in you will need to find somewhere else to stay whilst away. Whilst a lot of policies will cover you for this, you should make sure that the coverage is enough.

It is possible to reduce the cost of caravan insurance by several different methods. Caravan clubs are one of main ways you will find that the insurers are willing to offer you a discount. Making your caravan more secure is another, with common devices like alarms, tracking devices, and axle locking devices being the common way.

With a little thought and research caravan owners can make sure they get suitable cover at the best available price. Alternatively, if no effort is made, it easy to end up paying too much for a policy that just doesn't fit the needs of the owner. Finding the right touring caravan insurance at the right price takes a little time and effort, but brings with it peace of mind.

As a founder of [touring caravan insurance](#) website Caravan Insurance Cover, Carl Way regularly provides valuable information about [touring caravan insurance online](#).