



# Caravan Insurance

Insurance Terms No. BK60

The insurer is VÍS tryggingar hf., reg. no. 670112-0470, hereinafter „VÍS“.

## The insurance is governed by:

- The insurance policy, including endorsements and special terms.
- These insurance terms no. BK60.
- The VÍS general terms and conditions no. YY10.
- Act no. 30/2004 on Insurance Contracts.

The provisions of the insurance policy, the renewal receipt and the insurance terms take precedence over the non-mandatory provisions of law.

**Caravan Insurance** is fundamentally a comprehensive (kaskó) insurance for caravans. It is optional to add insurance for additional equipment, such as awnings, and for contents that are permanently kept in the caravan, as well as Wind Insurance during Winter Season.

The **terms** describe the rights and obligations of you and VÍS.

The **policy** confirms that you have purchased insurance from VÍS. The policy is accessible by logging on at vis.is

## I. General provisions

### 1. Included coverages

1.1 The insurance under Sections III–V is optional and is included if specified in the policy or renewal receipt.

### 2. Who is insured?

2.1 The owner of the caravan is insured. Caravan means the camper, folding camper, camping trailer, pickup-mounted camper or sales trailer stated in the policy or renewal receipt.

### 3. Where does the insurance apply?

3.1 The insurance applies:

- In Iceland.
- On trips elsewhere in the European Economic Area, the United Kingdom and Switzerland, for up to 92 days. The period is counted from the date of departure from Iceland, including necessary transport between these countries, provided that this is an annual insurance.

### 4. Specific limitations on liability

4.1 The insurance does not compensate loss or an increase in loss that directly or indirectly results from or is caused by earthquake, volcanic eruption or other natural disasters. However, the insurance compensates loss due to rockfall, landslide, snow avalanche from a mountain slope, mudflow or flooding, and lightning.

### 5. Precautionary rules<sup>1</sup>

- The driver of the vehicle shall have the authorisation and competence required for driving with a caravan.
- The driver of the vehicle shall not be under the influence of alcohol, habit-forming or addictive drugs or other stimulants or depressants when driving with a caravan.
- The caravan and any attached storage compartments shall be locked when the caravan is unattended and keys shall be kept in a safe place.
- The caravan shall not be used in any manner other than stated in the policy or renewal receipt.
- The owner shall maintain the caravan in accordance with the manufacturer's instructions and guidelines.

If you are going on a **trip** in the EEA, the United Kingdom or Switzerland with a caravan for longer than 92 days, we encourage you to contact us to arrange separate insurance for it.

**Precautionary rules** are requirements that are made with the aim of preventing damage or reducing the likelihood that damage will occur. It is important to know what they are.

<sup>1</sup> See the discussion of breaches of precautionary rules in the VÍS General Terms YY10.



- 5.6 The owner shall follow official requirements regarding inspection of the caravan and ensure that it meets applicable requirements as to construction and equipment at all times.
- 5.7 The owner shall ensure that the safety equipment of the caravan and of the vehicle towing it is always in proper working order.
- 5.8 Items shall be safeguarded so that they are not exposed to the risk of fire or heat.
- 5.9 Before driving with a caravan, the owner/driver shall familiarise themselves with weather and driving conditions. The caravan shall not be driven where the authorities have issued an official warning against driving or driving with a caravan due to bad weather or road conditions, or where wind speed is verifiably above 24.5 m/sec in gusts according to measurements by the Icelandic Meteorological Office.
- 5.10 The owner shall store the caravan in such a way that there is no risk of it being blown away in severe weather conditions. The caravan shall be secured and properly fastened when stored outdoors.
- 5.11 The insured shall not use awnings or canopies when weather conditions are as described in Article 5.9.

## 6. Change of use of the caravan

- 6.1 VÍS shall be notified immediately if the use of the caravan changes from what is stated in the policy or renewal receipt. This includes, among other things, use in connection with the rental of the caravan, catering activities or sale of goods. Failure to comply with this notification obligation may result in VÍS's liability for the event being reduced in proportion to what the premium for the insurance would have been with the changed use.

An example of **changed use** is where the caravan is used for business activities or rental.

## 7. Conduct of others

- 7.1 VÍS is entitled to invoke the conduct of a person who, with the consent of the registered owner or keeper, is responsible for the caravan.
- 7.2 In business operations, VÍS may invoke the conduct of the managers of the vehicle towing the caravan and/or the person responsible for the caravan.

## 8. Determination of compensation

- 8.1 General provisions:
  - 8.1.1 The insurance only compensates the actual loss of the insured parties. The insured shall not profit from the covered event.
  - 8.1.2 The amount of compensation can never exceed the amount stated in the policy or renewal receipt.
  - 8.1.3 A repair shall be deemed complete even if it is visible that the caravan, additional equipment or contents have been repaired.
- 8.2 Due to loss of or damage to the caravan:
  - 8.2.1 The amount of compensation is determined by the market value, on the date of loss, of a comparable caravan (type, age and quality), based on cash payment.
  - 8.2.2 VÍS pays compensation for total loss if:
    - a) The caravan sustains such extensive damage that VÍS considers it not worthwhile to repair it.
    - b) The caravan is stolen and has not been found within four weeks from the date VÍS was notified of the event.
  - 8.2.3 In the event of a total loss of the caravan, VÍS decides whether:
    - a) The value of the caravan is paid against transfer of title.
    - b) The difference between the value of the caravan before and after the loss is paid.
    - c) Another caravan of the same type, comparable in age and construction, is provided. VÍS is then entitled to request transfer of title to the damaged caravan.
  - 8.2.4 Compensation for partial loss:
    - a) If the caravan sustains damage without the conditions of Articles 8.2.2–8.2.3 being met, VÍS pays the cost of repairs to the extent possible so that it is in the same or a similar condition as before the loss.
    - b) VÍS has the right to pay either the repair costs at a repair shop approved by VÍS or compensation for the estimated repair costs.
    - c) VÍS does not pay compensation for damage that existed on the caravan prior to the covered event.
    - d) VÍS does not pay compensation for any reduction in the caravan's market value, or for indirect loss, such as loss of use, extra expenses for work outside normal working hours or additional costs due to special orders for spare parts.
    - e) There is no obligation to pay for repairs that are started without VÍS's approval.



- 8.3 Due to loss of or damage to additional equipment and contents:
- 8.3.1 Compensation shall be based on the value, on the date of loss, of a new item comparable to the one that was damaged. VÍS is entitled to deduct from the compensation any depreciation due to age, use and other factors that may affect the value of the item.
  - 8.3.2 If it is possible to repair the damaged item so that it will be in a similar condition as before the loss, and if VÍS considers the repair economically viable, VÍS may either pay the insured the estimated repair costs or have the damaged item repaired at VÍS's expense.
  - 8.3.3 If it is not possible to repair the damaged item, or if VÍS considers it not economically viable, VÍS may pay compensation in money or provide an item comparable to the one that was damaged. If compensation has been paid under this Article, VÍS reserves the right to claim title to the damaged item.
  - 8.3.4 VÍS is entitled to pay the difference between the value of the damaged item before and after the loss.

## 9. Assignment

- 9.1 Assignment of rights under the insurance contract is subject to the approval of VÍS.

## II. Comprehensive Insurance

### 10. What is insured?

- 10.1 The insurance applies to the caravan stated in the policy or renewal receipt.

### 11. What is covered under the insurance?

- 11.1 The insurance covers loss of or damage to the caravan caused by:
- a) Sudden external events which are not specifically excluded in these terms.
  - b) Fire, lightning or explosion resulting from fire. It is not considered a fire if objects are singed or melt when there is no open flame.
  - c) Theft of the caravan or attempted theft of the caravan, provided that the theft has been reported to the police immediately.
  - d) Vandalism, provided that it has been reported to the police immediately.
- 11.2 The insurance also covers the cost of salvage or transport to the nearest repair shop approved by VÍS if it is not possible to tow the caravan due to a covered loss in Iceland.

### 12. What is not covered under the insurance?

- 12.1 The insurance does not cover:
- a) Damage to the caravan during driving where driving of vehicles is prohibited under instructions from the authorities, or when driving across unbridged rivers and streams, on beaches, marshland or other non-roads, unless it is proven that the loss occurred because the driver had to leave the roadway, e.g. due to road works.
  - b) Breakdown of the caravan or its equipment.
  - c) Damage to the surface of the caravan, other than windows, due to ordinary stone impact from the road or when stones/rocks fall from other vehicles. Ordinary stone impact refers to events where loose stones on the road are thrown up by another vehicle onto the caravan.
  - d) Damage or wear to the caravan or any of its parts due to use, e.g. corrosion, rust and other ordinary wear and tear.
  - e) Damage due to external water.
  - f) Damage resulting from handling, e.g. smoking or consumption of food and beverages.
  - g) Theft of individual parts of the caravan.
  - h) Damage to the chassis of the caravan, together with the equipment located there, if loose stones are thrown up under the caravan or it hits uneven ground, road edges, a hole or rocks while driving.
  - i) Damage to the caravan caused by pets or vermin.
  - j) Damage occurring during driving where public authorities have issued a warning against driving due to bad weather or road conditions, or where wind speed is verifiably above 24.5 m/sec in gusts according to measurements by the Icelandic Meteorological Office.
  - k) Damage due to wind-blown loose earth materials, such as sand, gravel or soil.
  - l) Windstorm loss in the period from 1 October to 15 April, unless the caravan is stored indoors.

**Vermin** refers to rats and mice on the one hand, and insects and other invertebrates on the other.



### III. Additional Equipment

#### 13. What is insured?

13.1 The insurance covers general additional equipment of the caravan, such as awnings, canopies, solar panels and bicycle racks, as further specified in the policy or renewal receipt. The additional equipment is insured while it is attached to the caravan, connected to it or stored inside the caravan.

#### 14. What is covered under the insurance?

- 14.1 The insurance covers damage to additional equipment of the caravan caused by:
- Sudden external events which are not specifically excluded in these terms.
  - Fire, lightning or explosion resulting from fire. It is not considered a fire if objects are singed or melt when there is no open flame.
  - Theft or attempted theft where there is visible evidence of a break-in to the caravan, or signs that the additional equipment has been removed from the caravan. The theft must have been reported to the police immediately.
  - Vandalism, provided that it has been reported to the police immediately.

#### 15. What is not covered under the insurance?

- 15.1 The insurance does not cover:
- Damage to additional equipment of the caravan during driving where driving of vehicles is prohibited under instructions from the authorities, or when driving across unbridged rivers and streams, on beaches, marshland or other non-roads, unless it is proven that the loss occurred because the driver had to leave the roadway, e.g. due to road works.
  - Breakdown of additional equipment of the caravan.
  - Damage to the surface of additional equipment due to ordinary stone impact from the road or when stones/rocks fall from other vehicles. Ordinary stone impact refers to events where loose stones on the road are thrown up by another vehicle onto the caravan.
  - Damage or wear to additional equipment due to use, e.g. corrosion, rust and other ordinary wear and tear.
  - Damage due to external water.
  - Damage resulting from handling, e.g. smoking or consumption of food and beverages.
  - Damage to additional equipment caused by pets or vermin.
  - Damage occurring during driving where public authorities have issued a warning against driving due to bad weather or road conditions, or where wind speed is verifiably above 24.5 m/sec in gusts according to measurements by the Icelandic Meteorological Office.
  - Damage due to wind-blown loose earth materials, such as sand, gravel or soil.
  - Windstorm loss in the period from 1 October to 15 April, unless the caravan is stored indoors.
  - Cases where windstorm loss affects only additional equipment. This refers to situations where individual additional equipment of the caravan is blown away but the caravan itself does not sustain windstorm loss.

### IV. Contents

#### 16. What is insured?

16.1 The insurance covers contents that are permanently kept in the caravan.

#### 17. What is covered under the insurance?

- 17.1 The insurance covers loss of or damage to contents of the caravan caused by:
- Sudden external events which are not specifically excluded in these terms.
  - Fire, lightning or explosion resulting from fire. It is not considered a fire if objects are singed or melt when there is no open flame.
  - Theft or attempted theft where there is visible evidence of a break-in to the caravan. The theft must have been reported to the police immediately.
  - Vandalism, provided that it has been reported to the police immediately.

#### 18. What is not covered under the insurance?

- 18.1 The insurance does not cover:
- Loss or damage to contents during driving where driving of vehicles is prohibited under instructions from the authorities, or when driving across



- unbridged rivers and streams, on beaches, marshland or other non-roads, unless it is proven that the loss occurred because the driver had to leave the roadway, e.g. due to road works.
- b) Breakdown of items.
  - c) Damage or wear to contents due to use, e.g. corrosion, rust and other ordinary wear and tear.
  - d) Damage due to external water.
  - e) Damage resulting from handling, e.g. smoking or consumption of food and beverages.
  - f) Damage to contents caused by pets or vermin.
  - g) Damage occurring during driving where public authorities have issued a warning against driving due to bad weather or road conditions, or where wind speed is verifiably above 24.5 m/sec in gusts according to measurements by the Icelandic Meteorological Office.
  - h) Windstorm loss in the period from 1 October to 15 April, unless the caravan is stored indoors.

## V. Wind Insurance during Winter Season

### 19. What is insured?

- 19.1 The insurance applies to the caravan stated in the policy or renewal receipt, together with additional equipment insured under Chapter III and contents that are permanently kept in the caravan and insured under Chapter IV.

### 20. What is covered under the insurance?

- 20.1 The insurance covers windstorm loss in the period from 1 October to 15 April.

### 21. What is not covered under the insurance?

- 21.1 The insurance does not cover:
- a) Damage occurring during driving where driving of vehicles is prohibited under instructions from the authorities, or when driving across unbridged rivers and streams, on beaches, marshland or other non-roads, unless it is proven that the loss occurred because the driver had to leave the roadway, e.g. due to road works.
  - b) Damage due to external water.
  - c) Damage occurring during driving where public authorities have issued a warning against driving due to bad weather or road conditions, or where wind speed is verifiably above 24.5 m/sec in gusts according to measurements by the Icelandic Meteorological Office.
  - d) Damage due to wind-blown loose earth materials, such as sand, gravel or soil.
  - e) Cases where windstorm loss affects only additional equipment or contents. This refers to situations where individual additional equipment or items of contents of the caravan are blown away but the caravan itself does not sustain windstorm loss.

**The information provided on the right margin is for the guidance of customers only and is not part of the terms themselves and is not intended to be used for interpreting specific clauses of the terms.**

**This is a translation of the authoritative Icelandic text. In the event of any discrepancies between the translation and the original Icelandic text, the original text shall prevail.**