



Many disgruntled clients tend to cancel their insurance policies due to “bad service” from insurers right after receiving the unwelcome news that their wood rot claim won’t be entertained.

BUT WHERE DOES THIS NUISANCE START?

The problem usually starts at joints, mostly when water leaks past rubber seals and aluminum strips in your caravan’s roof and windows.

Natural elements like sun, wind and rain cause the rubber to harden, which means that eventually, it won’t seal properly anymore, and water and moisture can seep through. Rusty screws under seals create tiny gaps for moisture to creep into panels and frames. Handles are also a problem area, especially when the plastic starts to wear away.

Most caravans are susceptible to wood rot and most caravans on our roads are at least partially made of wood. Even some of the off-road caravans are sometimes made of wood; and although you might see aluminum finishing on the outside, the side panels, roof, and floor inside could still be made of wood.

WOOD ROT

Wood rot is not an insurable peril or - event and is excluded from most insurance policies available in the market. Wood rot, in most instances, occurs because of the above- mentioned factors and is deemed to be maintenance related, which also occurs over a period and cannot be attributed to a single event. Even further damage caused because of the wood rot, known as consequential loss or - damage, will not be covered under your policy.



After insuring caravans for many years, we have learned that caravanners are not only passionate about camping, but also about one of their most valuable assets too....

SO HOW DO YOU PROTECT SOMETHING VERY VALUABLE TO YOU?

It is advisable that you do a full service on your caravan at least once a year. Reputable caravan dealerships should do a moisture test with every full service and if not included, save yourself from having to take out (a lot of) money later and ask for the check to be done. Also ask the dealership to check that the caravan is sealed properly when carrying out the service. As a rule, an under-carriage service does not include moisture tests. We recommend a full service be carried out and not only an under-carriage service.

WORDS OF ADVICE

When you are about to buy a van whether it's a private sale or from a dealer, always have it checked for wood rot. Don't wait for disappointment to strike.

