



## Motorhome Insurance Policy Summary

Caravan Guard Motorhome Insurance is an annual contract and may be renewed each year subject to the terms and conditions then applicable.

Caravan Guard Motorhome Insurance is underwritten by Royal & Sun Alliance Insurance plc (RSA). Comprehensive cover is provided: accidental damage, fire and theft cover for your motorhome and third party liability protection for injury or damage you may cause to others.

Your MSL Motor Premier Legal Expenses Policy is underwritten by Financial & Legal Insurance Company Ltd. MSL Legal Expenses Limited, act as administrative agent and manager. Your MSL Motor Premier Legal Expenses Policy provides cover to enable you to bring legal proceedings to recover any losses you incur following an incident for which you are not to blame. The policy operates alongside your Motor Insurance Policy.

Breakdown cover is provided and operated by Inter Partner Assistance.

You can select the cover that suits your needs. Full details of what you have chosen are shown in your personal quotation and policy schedule.

The following tables provide only a summary of the main policy benefits and the terms and conditions. For full details of all the terms and conditions we recommend that you read the policy document, a copy of which is provided on completion of your contract or at any time on request. On receipt of your policy document, you will have 14 days to decide if you wish to cancel the policy – see “Your Right to Cancel” for more information.



Table 1  
Standard Features. The following will automatically be included in your policy, according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive
<p><b>Cover for Driving Abroad</b> The policy includes foreign cover for a number of European countries.</p>	Unless additional cover is purchased, only minimum road risk cover applies.	6	✓
<p><b>Cover for Motorhome Equipment</b> Covers extra contents and attachments including utensils, awnings and accessories, audio or video equipment, television and radio equipment, and electrical navigation equipment.</p>	<ul style="list-style-type: none"> <li>If your policy schedule shows you have Third Party Fire &amp; Theft cover unless loss or damage is caused by fire, lightning, explosion, theft or attempted theft.</li> <li>£3,000 per claim, £1,000 limit if removed from motorhome, single article limit of £500.</li> </ul>	1	✓
<p><b>Windscreen Cover</b> No claims discount levels unaffected by claims below £1,000.</p>	For replacement you will have to pay the first amount of any claim shown in your policy schedule as windscreen excess.	1 & 5	✓
<p><b>Personal Accident</b> Provides a lump sum of £10,000 if you or your spouse were killed or suffer loss of sight or one or more limbs in, or while getting in or out of, your motorhome.</p>	<ul style="list-style-type: none"> <li>Anyone claiming who has a higher level of alcohol or drugs than is permitted by law.</li> <li>You and your husband or wife must keep to the law relating to seatbelts.</li> </ul>	3	✓
<p><b>Motor Uninsured Loss Recovery</b> Covers up to £100,000 (£1,000 for the defence of a criminal prosecution of a motoring offence) for any one claim for the recovery of uninsured losses resulting from an incident involving an insured vehicle.</p> <p>Covers up to 3 sessions of rehabilitation physiotherapy subject to the treatment leading to a faster return to work.</p> <p>Cover to pursue any claim for compensation with respect to bodily injury suffered by the driver and/or passengers.</p>	<ul style="list-style-type: none"> <li>You must notify MSL within 14 days of receiving notice of an intended criminal prosecution for a motoring offence.</li> <li>For all other incidents you must notify MSL within 60 days of any incident giving rise to a potential claim.</li> <li>You must pay the first £100 of each and every claim under the Legal Defence Section and we will not pay more than £1,000 in respect of all claims in any one period of insurance under this section.</li> <li>No cover will be provided for any claims where the insured person has never held or has been disqualified from holding or obtaining a driving licence.</li> <li>Claims are subject to the Claims Settlement Provisions which also sets out what the insured person must do and must not do in the event of a claim.</li> <li>Where the Insured person is entitled to choose their own lawyer the maximum amount payable is limited to the amount we would have paid had we appointed our own lawyer.</li> </ul>	<p><b>MSL Motor Premier Legal Expenses Policy</b></p> <ul style="list-style-type: none"> <li>Claims Settlement Provisions</li> <li>Legal Defence</li> <li>Uninsured Loss Recovery</li> <li>Rehabilitation</li> <li>General Exclusions</li> </ul>	✓
<p><b>UK Roadside Breakdown Assistance</b></p>	Breakdown must occur at least 1 mile away from home.	7	✓



Table 2  
 Optional Benefits  
 You may choose to include the following benefits in your policy:

Optional Covers	Significant Exclusions or Limitations	Policy Section	Comprehensive
<b>Protected No Claims Discount</b> If you have No Claims Discount Protection, we will not reduce your No Claims Discount unless more than two claims happen over five consecutive periods of insurance.	<ul style="list-style-type: none"> <li>To qualify you must have at least 4 years No Claims Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years.</li> <li>No Claims Discount Protection will end if your circumstances change and you are no longer eligible for the contract or if the policy runs out or is cancelled.</li> </ul>	Endorsements Applying	Optional
<b>European Travel</b> Cover in Europe with the “level of cover” shown in your schedule being applied.	Up to maximum of 8 months cover in any one period of insurance.	Endorsements Applying	Optional
<b>European Breakdown Insurance</b>	Up to maximum of 8 months cover in any one period of insurance.	Endorsements Applying	Optional

Table 3

<b>General Exclusions &amp; Conditions</b> The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.		
Cover	What is Not Covered	Policy Section
<b>Loss or Damage to your Motorhome</b>	<ul style="list-style-type: none"> <li>The first amount you have to pay of any claim shown as own damage excess.</li> <li>Wear and tear, loss of value, parts breaking down or failing.</li> <li>You must protect the motorhome against loss or damage. It must be locked and the keys removed if no one is in it.</li> <li>Damage caused following unauthorised taking of the vehicle by a member of your family or household.</li> <li>Any loss or damage when your motorhome is being used as your domestic dwelling for a period of 8 months or more.</li> </ul>	1
<b>Your Legal Responsibilities to Third Parties</b>	<ul style="list-style-type: none"> <li>The damage you cause to another persons property is limited to £20,000,000 for any one claim or claims arising from one incident.</li> <li>Death or injuries arising during the course of employment.</li> <li>Any consequence of terrorism unless we have to meet the requirements of the Road Traffic Act legislation.</li> </ul>	2
<b>Use of the Motorhome</b>		
Cover will not apply if the motorhome is being: <ul style="list-style-type: none"> <li>Used for a purpose not included under the policy</li> <li>Driven by or in charge of any person not included under the policy</li> <li>Driven by or in charge of any person without a current &amp; valid licence or not in keeping to the conditions of the licence</li> </ul>		General Exceptions
<b>Excesses &amp; Limits</b>		
<ul style="list-style-type: none"> <li>Excesses may apply to your policy in respect of theft, damage and windscreen claims. The excess for damage claims may increase if a young or inexperienced driver is driving your motorhome.</li> <li>Some limits apply to your policy. This is the maximum amount we will pay for some claims. These limits are shown in your policy/schedule.</li> </ul>		1



### Your right to cancel the policy

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by writing to Caravan Guard, New Road, Halifax, HX1 2JZ.

Your right to cancel the policy extends for 14 days from the later of:

- The day you are informed that the policy has commenced, and
- The day on which you receive the full terms and conditions of your policy.

On receipt of your notice and the return of your Certificate of Insurance we will refund any premiums already paid, except when you have already made a claim under your policy.

### Claims

Should you wish to claim under your Motorhome Insurance policy you should call the Claims Helpline on 01737 815123 as soon as possible. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

To make a claim under the MSL Motor Premier Legal Expenses Policy you should call 0800 387165 quoting certificate number ACA145 within 60 days of any incident giving rise to a potential claim. You can also confirm a claim in writing to:

The Claims Manager, MSL Legal Expenses Limited, No.1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

### Complaints

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the duty manager at:

Caravan Guard, New Road, Halifax , HX1 2JZ

Tel 01422 396777

They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact:

#### Insurance

Customer Relations Manager  
Royal & Sun Alliance Insurance plc  
Bowling Mill  
Dean Clough,  
Halifax  
HX3 5WA

#### Breakdown

The General Manager  
Inter Partner Assistance  
The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR

#### Motor Uninsured Loss Recovery Insurance

The Claims Manager  
MSL Legal Expenses Limited  
No 1 Lakeside  
Cheadle Royal Business Park  
Cheadle  
Cheshire  
SK8 3GW

If they cannot resolve the matter to your satisfaction, they will provide you with their final response so that you can, if you wish refer the matter to the Financial Ombudsman Service. Their address is:

Insurance Division  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

If you make a complaint, your right to legal action against us is not affected.

## **Compensation**

Royal & Sun Alliance Insurance plc, Inter Partner Assistance and MSL Legal Expenses Limited (and Financial & Legal Insurance Company Ltd) are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## **Other Important Information**

### **Premiums and payments**

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by direct debit, credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

### **Renewing your policy**

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by direct debit we will continue collecting premiums and automatically renew the policy unless you tell us before the renewal date to change or cancel the cover. For payment by cheque or credit/debit card, you must submit further payments if you wish to renew the policy.

You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

### **Termination of the contract**

You may cancel the contract by returning the Certificate of Motor Insurance. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance. Cancellation charges will apply. See the table entitled "Our short period rates" within the Policy Conditions section of your policy document.

The charges for Motor Uninsured Loss Recovery Insurance, UK roadside breakdown assistance and European Breakdown Insurance (option) that are included in your overall premium are non refundable in the event of cancellation. Please refer to your new business or renewal letter as applicable for the charges for these services or contact Caravan Guard on 01422 396777.

We may cancel this policy by giving you 7 days notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance.

### **The law and language applicable to the policy**

Both you and we can choose the law that will apply to this policy. The policy is governed by the law, which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be English.

### **RSA**

Caravan Guard Motorhome Insurance is underwritten by Royal & Sun Alliance Insurance plc (RSA), which is authorised and regulated by the Financial Services Authority as an insurance company and, with effect from 14<sup>th</sup> January 2005, to undertake insurance mediation under Registration No. 202323. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.

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