

# Motorhome breakdown insurance

## Insurance Product Information Document



**Company: Inter Partner Assistance S.A. UK Branch**, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration No. 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Product: Caravan Guard motorhome breakdown**; registered in England (No. 04036555) at New Road, Halifax, West Yorkshire, HX1 2JZ; regulated and authorised by the Financial Conduct Authority (No. 310409).

This document is a summary of the key information relating to this policy. Complete pre-contract and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

Motor Breakdown assistance and recovery for the motorhome stipulated on your policy schedule.



#### What is insured?

- ✓ Breakdown assistance in the British Islands (as defined in your policy booklet), for the motorhome stipulated on your policy schedule. Where it is at least a mile away from home/storage, we will arrange and pay for a breakdown vehicle to come to your motorhome for up to 1 hour to try and get it working again.
- ✓ Nationwide Recovery to either your original destination, home address, or garage to be repaired; **or**
- ✓ Hire car for up to 24 hours to take you to either your original destination or home address; **or**
- ✓ Overnight accommodation in the British Islands for one night whilst your motorhome is being repaired.
- ✓ Injured driver cover to take the motorhome and passengers to your intended destination, where no-one else is legally able to drive.
- ✓ Recovery after the loss or breakage of your motorhome keys.
- ✓ Accidental and involuntary filling of the fuel tank with inappropriate fuel (misfuelling) in the British Islands and replenishing the fuel tank with 10 litres of correct fuel.
- ✓ Unrestricted size of vehicle recovery.
- ✓ Assistance when stuck in mud.

#### Optional covers which may apply if eligible – shown on your schedule if applicable:

- The below cover is applicable within the European Union and other territories for which cover is expressly provided, for a maximum of 9 months in any one period of insurance.
- Recovery to the nearest suitable and available garage to repair your vehicle.
- Overnight accommodation for one night whilst your motorhome is being repaired.

**Continued on reverse**



#### What is not insured?

- ✗ Any value above the schedule limits.
- ✗ The costs of fuel or parts to get your motorhome working again, or costs that arise due to the unavailability of parts.
- ✗ Assistance where the motorhome is stranded in snow, sand or water.
- ✗ Assistance where the motorhome is less than a mile away from your home or storage address.
- ✗ Assistance where the motorhome is being used for a purpose not included under the policy.



#### Are there any restrictions on cover?

- ! Labour costs in excess of 1 hours roadside assistance.
- ! Call out or recovery costs where police or emergency services arrange for the removal of the motorhome, or any other subsequent fees or storage costs they apply.
- ! Return of your motorhome to the British Islands if we believe repairs can be done locally, or the cost of doing so would be greater than the UK market value after breakdown.
- ! Cover whilst the motorhome is being driven by or in the charge of any person not included under the policy.
- ! Cover is limited to a maximum total of 4 claims in any 12 month period, or 2 claims due to the same fault.
- ! Transportation of domestic animals is at our discretion and your risk.
- ! Misfuelling outside of the British Islands.



## What is insured?

- Reimbursements towards the cost of recovery on a European motorway or major road by the local services.
- Up to three extra nights accommodation if your motorhome cannot be repaired within 24 hours; **or**
- Car hire up to 5 days to take you to your immediate destination and return to collect your motorhome.
- If unable to be repaired abroad within reasonable time, as deemed by us, we will recover you and your motorhome to the British Islands.



## Where am I covered?

- ✓ Anywhere in the British Islands: England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, provided the motorhome is at least one mile away from your home or storage address.
- Where optional European Breakdown Assistance is selected, cover applies within any country which is a member of the European Union and other territories for which cover is expressly provided (as per your policy booklet).



## What are my obligations?

- Your motorhome must be permanently registered in the UK, hold a current MOT certificate and valid road license.
- Your motorhome should be kept in a sound and roadworthy condition, and serviced in line with manufacturers recommendations.
- To provide us with honest, complete and accurate information throughout the life of your policy.
- To disclose any information or change in circumstances which may affect your policy, including but not limited to a change in motorhome, change in the use of the motorhome, or additional drivers.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.



## When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (where applicable, at the appropriate rate). You can pay for your policy annually before the start date of your policy, or by monthly instalments via Direct Debit.
- Annual premiums may be paid by credit card / debit card / cheque, or at renewal via BACS payment.



## When does the cover start and end?

Your cover will take effect, and cease on the dates stated in your policy schedule, unless your policy is cancelled prior to this date.



## How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your Certificate of Motor Insurance to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to [cancel@caravanguard.co.uk](mailto:cancel@caravanguard.co.uk).
- calling Caravan Guard on 01422 396 777.

In the above scenarios you must confirm your policy number, your motorhome registration and the time and date cover is to cease. If you wish to cancel your cover after 14 days we will not refund the premium.