



## 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 Motorhome Legal Expenses Insurance is provided by Albany Assistance Ltd and is underwritten by Amtrust Europe Ltd. Your Albany Motorhome Legal Expenses Insurance 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 Motorhome Insurance Policy.

Breakdown Assistance 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>	<p>Unless additional cover is purchased, only minimum road risk cover applies.</p>	2	✓
<p><b>Cover for Equipment &amp; Personal Possessions</b> Covers all accessories added since manufacture or conversion for use in, on and around your motorhome including but not limited to utensils, awnings and accessories, audio or video equipment, television and radio equipment, electrical navigation equipment, portable generators and trailers which are not permanently fitted to your motorhome.</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>• £5,000 in total with single article limits of £1,000 for trailers, awnings &amp; generators and £300 for all other items.</li> <li>• We do not cover any High Risk Items including sports equipment under this section.</li> </ul>	1	✓
<p><b>Windscreen and Body Glass Cover</b> No claim discount levels unaffected by claims below £2,000.</p>	<ul style="list-style-type: none"> <li>• For replacement you will have to pay the first amount of any claim shown in your policy schedule as windscreen excess.</li> </ul>	1 & 5	✓
<p><b>Personal Accident</b> Provides a lump sum of £15,000 if you or your partner are 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>Legal Expenses Insurance</b> Provides cover to fund legal proceedings to recover uninsured losses sustained by you in a motor vehicle accident for which you were not to blame and are not covered by another contract of insurance.</p> <p>We, or if we agree it is necessary, external lawyers that we will appoint; will negotiate to recover uninsured losses and damages, and any own costs, own disbursements and opponent's costs, incurred by an insured person in bringing a claim against a negligent third party following a collision between the insured vehicle and another vehicle relating to:</p>	<ul style="list-style-type: none"> <li>• Own costs, own disbursements and opponent's costs are limited to £100,000.</li> <li>• Costs incurred before Albany Assistance Ltd agrees to appoint a representative to help an insured person are excluded.</li> <li>• Albany Assistance Ltd is free to choose a representative to help the insured person.</li> <li>• Events which may give rise to a Claim which have not been reported to us within 180 days of their occurrence.</li> </ul>	<p><b>Motor Legal Protection Policy</b></p> <p>DEFINITIONS: Limit of Indemnity, Insured Incident &amp; Insured Person</p> <p>Exclusion 3.</p> <p>CONDITIONS: 4. Representation d</p> <p>Exclusion 2.</p>	✓

Features & Benefits	Significant Exclusions or Limitations	Policy Section	Comprehensive
<p>Loss of or damage to the insured vehicle</p> <p>Damage to any personal property owned by an insured person or for which the insured person is legally responsible whilst in or on the insured vehicle</p> <p>Death or personal injury to an insured person whilst in, on or mounting or dismounting from the insured vehicle</p> <p>Passengers and drivers, with Your permission, will also get the benefit of the policy cover.</p>	<ul style="list-style-type: none"> <li>Litigation that would ordinarily be allocated to the Small Claims track, or any other proceedings or dispute resolution process where costs are not deemed to be recoverable between the parties.</li> </ul>	Exclusion 12.	
<b>UK Roadside Breakdown Assistance</b>	Breakdown must occur at least 1 mile away from home.	Endorsements Applying	✓

Table 2

Optional Benefits

You may choose to include the following benefits in your policy:

Optional Covers	Significant Exclusions or Limitations	Policy Section	Comprehensive
<p><b>Protected No Claim Discount</b></p> <p>If you have No Claim Discount Protection, we will not reduce your No Claim Discount unless more than two claims happen over five consecutive periods of insurance.</p>	<ul style="list-style-type: none"> <li>To qualify you must have at least 4 years No Claim Discount and all drivers must not have made more than the maximum allowed number of claims in the last 5 years.</li> <li>No Claim 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
<p><b>European Travel</b></p> <p>Cover in Europe with the “level of cover” shown in your schedule being applied.</p>	Up to maximum of 9 months cover in any one period of insurance.	Endorsements Applying	Optional
<b>European Breakdown Assistance</b>	Up to maximum of 9 months cover in any one period of insurance.	Endorsements Applying	Optional

Table 3

<b>General Exclusions &amp; Conditions</b>		
<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.</b>		
<b>Cover</b>	<b>What is Not Covered</b>	<b>Policy Section</b>
<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>• Loss or 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 9 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:		General Exceptions
<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>		
<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**

If having examined your policy documentation you decide not to proceed with the insurance, you may cancel it by either:

- writing and 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) confirming your policy number, your motorhome registration and the time and date cover is to cease;
- completing the web form declaration by visiting [www.caravanguard.co.uk/motorhomecancel](http://www.caravanguard.co.uk/motorhomecancel).

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/or the return of your Certificate of Motor Insurance we will refund any premiums already paid, except when you have already made a claim under your policy.

If you cancel the Policy after 14 days of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current Period of Insurance, provided no claim has been made during the current Period of Insurance. Caravan Guard will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from the refund. If your premium is paid under a monthly instalment scheme Caravan Guard will charge a cancellation administration fee (as stated in their Terms of Business Agreement).

We may cancel this policy by giving you 14 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, unless a claim has been made.

Please note, the charges for UK Roadside Breakdown Assistance, Legal Expenses Insurance and European Breakdown Assistance (optional) that are included in your overall premium are non refundable in the event of cancellation after 14 days. A Policy Fee may be charged for services carried out on your behalf including complaint handling and distribution of renewal documentation. This fee is in addition to your premium and is non-refundable in the event of cancellation after the 14 day full money back refund period. Please refer to your schedule for the charges for these services or contact Caravan Guard on 01422 396777.

**Claims**

Should you wish to claim under your Motorhome Insurance policy you should call the Claims Helpline on 01422 501 084 as soon as possible. You must give us any information or help that we ask for. 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 Albany Motorhome Legal Expenses Insurance Policy you should call 0344 571 2717.

**Complaints**

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact:

<b>Caravan Guard for complaints about the policy, sales or customer service</b>	<b>RSA for complaints about claims</b>	<b>Inter Partner Assistance for complaints about Breakdown Assistance</b>	<b>Albany Assistance Ltd for complaints about Legal Expenses Insurance</b>
Customer Relations Team New Road Halifax HX1 2JZ Tel: 01422 396 777 Email: <a href="mailto:info@caravanguard.co.uk">info@caravanguard.co.uk</a>	Customer Relations Team PO Box 2075 Livingston EH54 0EP Email: <a href="mailto:crt.halifax@uk.rsagroup.com">crt.halifax@uk.rsagroup.com</a>	The General Manager The Quadrangle 106-118 Station Road Redhill Surrey RH1 1PR	The Quality Compliance Executive Redmond House, Fern Court Bracken Hill Business Park Peterlee Co Durham SR8 2RR

You will be advised what will be done to resolve your concerns and how long it will take. If they cannot resolve the matter to your satisfaction, they will provide you with a final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Insurance Division  
The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Telephone: 0800 023 4567 (landlines)  
0300 123 9123 (mobiles)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **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 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 the premiums and automatically renew the policy. For other renewal payments, 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 premium paid, as described in "Your right to cancel" section.

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

Both you and we can choose the law that will apply to this policy. This 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 the policy and any communications relating to it will be English.

### **Compensation**

Royal & Sun Alliance Insurance plc, Inter Partner Assistance and Albany Assistance Ltd (and Amtrust Europe 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.

### **Financial Sanctions**

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

### **Caravan Guard**

Caravan Guard Limited are authorised and regulated by the Financial Conduct Authority under Registration No. 310409. You can check this on the FCA Register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0800 111 6768 (landlines) or 0207066 1000 (mobiles).

Caravan Guard Limited are registered in England and Wales No. 4036555 at New Road, Halifax, HX1 2JZ.

### **Royal & Sun Alliance Insurance plc (RSA)**

The Caravan Guard Motorhome insurance policy is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

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