

Motorhome insurance

Insurance Product Information Document



Company: Royal & Sun Alliance Insurance Ltd.; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 202323).

Product: Caravan Guard motorhome insurance; 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?

A comprehensive motorhome insurance policy covering the vehicle detailed on your policy schedule.



What is insured?

- ✓ Accidental damage, flood, storm, fire, theft or attempted theft within the British Islands for the motorhome shown on your schedule.
- ✓ New for old motorhome replacement (if owned from new, under two years old, and under 24,000 miles).
- ✓ Up to £5,000 equipment and personal possessions cover, for accessories added since manufacture or conversions for use in, on and around your motorhome.
- ✓ Windscreen and body glass damage cover.
- ✓ Replacement locks and key cover up to the limit specified in your schedule.
- ✓ Emergency accommodation whilst on holiday in your motorhome, if it is damaged and considered uninhabitable, up to the limit specified in your schedule.
- ✓ Up to £20 million public liability.
- ✓ £15,000 personal accident.
- ✓ The minimum road risk cover (third party only) for driving in Europe, unless you have selected additional cover.
- ✓ Recovery and redelivery of your motorhome if it can't be driven, and the damage or loss is covered under your policy, up to the limit specified in your schedule.

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

- Accidental damage, flood, storm, fire, theft or attempted theft within Europe, for the motorhome shown on your schedule, and up to nine months cover within any one period of insurance.
- Protected no claims discount, if applicable we will not reduce your no claim discount unless more than two claims happen over five consecutive periods of insurance.
- Extended emergency accommodation if your motorhome is damaged whilst on holiday, up to the limit specified in your schedule.



What is not insured?

- ✗ Wear and tear, loss of value, parts breaking down or failing.
- ✗ Used for a purpose not included under the policy.
- ✗ Any value or usage in excess of the schedule limits.
- ✗ Your policy excess, this is the part of the claim you have to pay.
- ✗ Cover whilst the motorhome is being driven by or in the charge of any person not included under the policy.



Are there any restrictions on cover?

- ! Cover whilst the motorhome is being driven by or in the charge of any person not included under the policy.
- ! Cover whilst the motorhome is stored in a location not noted on your schedule, unless prior agreement has been made with Caravan Guard.
- ! Where the motorhome was not protected against loss or damage, in specific it must be locked with the keys removed when no one is in it, and all storage and security requirements must be met.
- ! Any loss or damage when the motorhome is being used as your domestic dwelling for a period of nine months or more.
- ! Loss or damage caused following the unauthorized taking of the motorhome by a member of your family or household.
- ! Cover in Europe (if selected as per your schedule) is restricted to a maximum of nine months in any period of insurance.
- ! Any consequence of terrorism, unless we have to meet the requirements of the Road Traffic Act.



Where am I covered?

- ✓ Anywhere in the British Islands: England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, and the minimum cover required by law in any country which is a member of the EU.
- Where this optional cover is selected, cover is extended to include comprehensive insurance within any country which is a member of the European Union.



What are my obligations?

- 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, additional drivers.
- To take all reasonable steps to safeguard the motorhome, equipment and personal possessions against loss or damage.
- To adhere to the security requirements agreed as detailed on your policy schedule.
- To maintain the motorhome in a sound and roadworthy condition.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.
- To tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.



When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.



When does the cover start and end?

Your cover will take effect on the dates stated in your policy schedule, and will last for a period of 12 months 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.
- completing the web form at www.caravanguard.co.uk/motorhomecancel.
- calling us on 01422 396 777.

In all of the above scenarios you must confirm your policy number, your motorhome registration and the time and date cover is to cease.