

Three easy steps to renew your policy

Renewal guide

for your motorhome insurance

Review the value of your motorhome or campervan

See inside for handy tips.

2 Review your cover

See inside for a list of our standard cover benefits, and check your schedule to see which optional covers are included within your renewal premium.

3 Pay for your policy

If you need to make any changes to your policy before renewing, please call us on **01422 396 789**.

Lines open 8am-8pm weekdays, 9am-4pm weekends.

- Already pay by monthly Direct Debit? Your cover will continue automatically: see your renewal letter for more details.
- Usually pay in full? See the enclosed 'ways to pay' sheet, or renew online at www.caravanguard.co.uk/renewals.

Did you know?

Did you know?

You might be able to reduce your premium if you're willing to increase your excess, or if you've had any new safety or security devices fitted. Accidental damage is just one of several claims types we pay out for. Even when your motorhome isn't being used your insurance protects you against the risks of theft, storm, flood, fire, and vandalism.

Review your insurance cover

The value / sum insured figure on your schedule represents the maximum amount that would be paid out for your campervan or motorhome in the event of a claim.

You will have **'new for old'** cover if your motorhome or campervan is under two years old, was purchased from new and has done less than 24,000 miles. With 'new for old' cover, you can enjoy a brand new motorhome if yours is damaged beyond economic repair or stolen and not recovered within its first two years.

The insured value should represent the current brand new cost of the latest model of your motorhome or campervan, or its nearest equivalent if it is no longer made.

If your motorhome or campervan is no longer new, it is likely you will have **'market value cover'**. This means that if you had a claim where your motorhome was damaged beyond economic repair or stolen and not recovered, you would receive a cash settlement that reflects the value of your motorhome and equipment at the time of the incident.

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The insured value should represent the current market value of your motorhome or campervan.

Top tip

You can review your values by checking the prices listed by credible motorhome dealers. Please call us on **01422 396 789** if you need help with this.

How far will you go this year?



Fewer miles could mean a **lower premium**.

You can check the amount you currently have selected on your policy schedule. Please make sure this is sufficient.

Equipment and personal possessions

Your policy includes up to **£5,000** of cover for your motorhome equipment and personal possessions as standard. This includes items such as:

- Output Awning and ground sheet
- 🕚 Trailer
- 🕜 Generator
- G Security devices
- Crockery and cutlery
- Clothes and toiletries
 - + any other motorhome equipment



There is a single article limit and cover **excludes** high risk items such as cameras or jewellery.

Don't forget our great policy benefits

Trust us to insure your freedom with our plain English insurance policy, backed by a leading UK insurer RSA, and rated Excellent by our customers on Trustpilot.

Included as standard

- G Fully comprehensive specialist motorhome cover Reassurance of accidental damage cover and no excess for windscreen repairs C 24 hour UK recovery and roadside breakdown assistance (operated by AXA Assistance) A specialist team will help if you get stuck and recover you no matter how big your motorhome is Highly rated claims service based in the UK Our experienced team of RSA motorhome experts at RSA will take care of your claim and pay out any
- £100,000 motor legal expenses (for any motorhome or car owned by you) Can be used to fund legal proceedings to recover uninsured losses (such as your excess) from the driver at fault, where you have greater than a 51% chance of compensation success
 - 4 £20 million public liability cover Protection from legal claims made against you or insured drivers for accidents, injuries or damage
 - **£1,000 cover for keys and locks** Feel secure with replacement locks, keys and transmitters following theft

Plus lots more...

promise 14 day money back refund

Satisfaction

features and levels applying. For further details please contact us, or see your policy booklet.

Optional cover

settlement

Your policy schedule will tell you if these are included on your policy.

- European cover Enjoy the freedom to take trips abroad for up to 9 months
- European breakdown recovery Extends our specialist motorhome recovery service for trips abroad, including repatriation costs
- Named driver option Flexibility to add up to four extra named drivers

Protected no claim discount

Help to keep your premiums low even if you have to claim. Available for 4+ years no claim discount, subject to your claims history

Emergency accommodation Fall back on up to £75 daily for up to 15 days

so you can continue your holiday or choose up to £100 per day for up to 30 days

Please call to add or remove any of these.





Renewals helpline 01422 396 789

Advisers available 8am-8pm weekdays, 9am-4pm weekends. 24hr automated renewal line for card payments without any changes.

Pleasantly surprised to find that Caravan Guard's renewal quote was competitive. Decided to renew for another year upon the basis of their quote and the knowledgeable person who I spoke with at the company. Documentation arrived promptly and was completely understandable - a clear benefit.





Never had any problems renewing my motorhome insurance. Staff are always on the ball. Would recommend this company to anyone.

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Highly rated claims service



Award winning customer service and claims team ★ Trustpilot

Rated Excellent by our customers

Did you know?



In 2020, we were crowned as What Motorhome's Insurance Provider of the Yearl

Customer testimonials taken from Trustpilot. 4.8/5 TrustScore based on 1,896 Trustpilot reviews. 9.1/10 is the average overall claims satisfaction score of 471 touring caravan and motorhome customers surveyed in 2019. *Customer Service Award* winner at the UK Broker Awards 2018, and *Claims Team Award* winner at the UK Broker Awards 2019. Details in this brochure are correct at the time of print (March 2021) but may be subject to change. Minimum premiums apply. Caravan Guard Limited is authorised and regulated by the Financial Conduct Authority. CG-RnI-MHBro-0321