

Motorhome Insurance

Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Motorhome

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

What is this type of insurance?

Motorhome insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



What is insured?

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault
- ✓ Loss of (or damage to) your Motorhome, including fitted accessories, following fire or theft
- ✓ Accidental damage cover for your Motorhome
- ✓ New Motorhome replacement – if you've owned your Motorhome from new, and it's written off or stolen and not recovered within 36 months of purchase, we'll replace it with a new Motorhome of the same make, model and specification, subject to availability
- ✓ Glass – we'll replace or repair the glass in your motorhome
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, we will refund your excess
- ✓ Driving other cars – if you're aged 25 or over at inception or renewal, we'll cover you to drive other cars not owned or hired by you
- ✓ Loaned vehicle cover – we'll insure a vehicle loaned to you from a garage for up to seven days while your Motorhome is having mechanical repairs, a service or an MOT
- ✓ Personal Effects, Luggage and Ancillary Equipment – we'll cover you for up to £5000 (or up to £2,500 where the value of your Motorhome is under £15,000) for any personal effects that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen
- ✓ Motor Legal – In respect of claims for the pursuit of damages £100,000 and for motoring prosecutions £20,000
- ✓ Injury to you or your domestic partner – up to £15,000 per claim for any one person per insurance year if you or a partner suffer death or the loss of limbs/sight/hearing following a motor accident
- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive your Motorhome, we'll arrange for your Motorhome to be recovered and returned to you
- ✓ Child seat cover

Optional cover

- Satellite receivers, Dishes, TV systems & Satellite Navigation system – loss or damage to your equipment



What is not insured?

Main exclusions only

- ✗ Any accident, injury, loss or damage while any Motorhome is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence)
- ✗ Any consequence as a result of war or terrorism – except where cover must be provided under Road Traffic Acts
- ✗ Loss or damage if your Motorhome has been left with the ignition keys, or left unattended with the engine running
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Claims under **Injury to you or your domestic partner** cover as the result of suicide or attempted suicide



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of your Motorhome at the time
- ! New Motorhome replacement is available when the cost of damage or repair exceeds more than 70% of the Motorhome's UK list price when purchased (including Motorhome tax and VAT) and your Motorhome has done less than 15,000 miles – if you don't want us to replace your Motorhome or don't meet the qualifying criteria, the most we'll pay is the market value of your Motorhome at the time of loss or damage
- ! An excess will apply to most claims
- ! An excess of £75 will apply to glass replacement claims – and we may not use glass supplied by the original manufacturer. Cover for this section is unlimited provided the windscreen sunroof (glass or perspex) or windows is replaced by Aviva's preferred supplier. A maximum limit of £3,000 in any one glass claim applies to all other windscreen replacement providers
- ! Cover for personal belongings only applies if you're also claiming for loss or damage to your Motorhome. The maximum amount payable for any one article shall not exceed £400 and any claim under this section will be subject to £200 excess
- ! When driving other cars, you'll only be covered for third-party claims – not loss or damage of the car you're driving
- ! Long Term Touring & Full Timing – the policyholder must retain a full UK residence, either through ownership or long-term rental agreement. This must be the same address as shown on the policy schedule and the one at which the policyholder is shown on the electoral register and the policyholders driving licence and vehicle documentation (unless a full timing rate has been agreed)
- ! Loss or damage to your Motorhome if it is stored anywhere other than the storage location disclosed as shown on your statement of fact, for a period in excess of 48 hours

Optional cover

- Satellite receivers, Dishes, TV systems & Satellite Navigation – loss or damage caused by the process of cleaning repairing or restoring, frost or the action of light or atmospheric conditions or detention by custom house or other officials



Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must tell us about any changes to the Motorhome (s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery
- You must tell us of the change in storage location if the Motorhome is left for more than 48 hours at a different location
- You must tell us if the Policy holder no longer has full UK residence either through ownership or long-term rental agreement and must be on the electoral register at the same address



When and how do I pay?

Payment options should be discussed with your insurance adviser.



When does the cover start and end?

From the start date you select (as shown on your Policy Schedule), for 12 months.



How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover.

You can also cancel your policy at any time during your period of cover.

To cancel, and for details of any insurance adviser charges please contact your insurance adviser.