

# Motorhome Insurance

## Insurance Product Information Document



### Company: Highway Insurance Company Limited

Highway Insurance Company Limited, registered in England and Wales number 3730662 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202972.

### Product: Highway Specialist Vehicle Insurance Policy - Motorhome

This document provides a summary of the key information relating to this motor insurance policy as extended by endorsement for motorhomes. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

## What is this type of insurance?

All motorists are required, by law, to insure their motor vehicles in order to drive them on roads and in public places. Motor insurance meets this requirement and provides financial protection in the event of an incident which causes damage or injury. The level of protection provided will depend on the cover you select, a summary of which is provided below.



### What is insured?

#### Third Party, Fire and Theft:

- ✓ Following an accident, we'll cover your liability to other people for injury (unlimited) or damage to their property (minimum £10 million up to a maximum £20 million).
- ✓ If your vehicle or accessories are damaged by fire, theft or attempted theft we'll repair the damage/replace what is lost or stolen.
- ✓ Cover up to £150 for in-car entertainment equipment.

#### Comprehensive:

- ✓ Accidental damage cover for your vehicle in addition to third party fire and theft cover.
- ✓ Unlimited cover for loss/damage to factory fitted in-car entertainment equipment.
- ✓ We'll give you and your spouse/partner, £5,000 of Personal Accident cover.
- ✓ We'll give you £3500 of Personal Belongings cover.
- ✓ We'll give you £600 of Windscreen Cover if your windscreen or window glass is damaged.
- ✓ We'll give you £750 of Replacement Lock cover if your vehicle keys are stolen.
- ✓ We'll reimburse the cost of overnight accommodation or travelling expenses towards reaching your destination if you are unable to continue your journey as a result of accidental loss or damage.



### What is not insured?

- ✗ Excesses. Where an excess applies you will be required to pay this in the event of a related claim. Excesses will be shown on your quotation or policy schedule.
- ✗ Death or injury due to suicide, attempted suicide, drugs or alcohol or failure to wear a seat belt as required by law.
- ✗ General wear and tear including to tyres, brakes etc.
- ✗ Intentional damage by the policy owner or named drivers.
- ✗ Theft if you leave your vehicle unlocked, with a window or sun roof open, with vehicle keys or other ignition device in, on or in the immediate proximity of the vehicle.
- ✗ Cover for loss or damage caused by fire or explosion arising from the use of heating or cooking equipment unless fitted and/or serviced by registered gas engineer.
- ✗ Driving other cars is not included.



### Are there any restrictions on cover?

- ! In-car equipment cover is limited to £500 where not installed as part of the vehicles original build.
- ! Personal Accident cover applies to incidents occurring whilst travelling in or getting into or out of your vehicle.
- ! Personal belongings cover is limited to £200 for any single item other than an awning or toilet tent.
- ! Overnight accommodation or travelling expenses is limited to £300.
- ! It is a condition of this insurance that the maximum annual mileage of the insured vehicle shall not exceed the limit shown on your policy schedule. If the annual mileage limit is exceeded, the cover provided shall be restricted solely to that required by the Road Traffic Acts.
- ! In the event of unattainability, parts costs will be limited to the manufacturers last known list price.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ If you live in Northern Ireland this insurance will also apply while the insured vehicle is temporarily in the Republic of Ireland.
- ✓ The cover applicable to this policy is extended to in the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland for a period not exceeding 180 days in any one Period of Insurance. After this period minimum cover applies in these countries. Minimum cover only applies to Serbia.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- You must let us know if your circumstances change either before your policy starts or during the period of insurance.
- Premiums must be paid on time.
- You should ensure that your vehicle is kept in a roadworthy condition and has a valid MOT if one is needed by law.
- If your vehicle is fitted with an alarm, immobiliser or tracker these must always be on and working when your vehicle is left unattended. Keys or ignition devices must also be removed, windows and sunroofs closed and all doors locked.
- If you need to make a claim you must provide us with full details as soon as possible. Refer to your Document of Insurance for the claims contact number.



## When and how do I pay?

The premium for this annual policy must be paid in one single amount to Caravanwise Limited. They may also offer a monthly instalment plan in the form of a consumer credit agreement.



## When does the cover start and end?

The policy is for a period of one year starting from the date and time shown on your Certificate of Insurance. The policy is renewable each year.



## How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy.

Call Caravanwise Limited on 0800 3282084. If you cancel:

- Within 14 days of receiving your documents we will refund part of your premium after a deduction for the days you have been covered subject to a minimum fee of £25 plus IPT, unless we have made a total loss payment under the policy when no refund will be given. Caravanwise will retain any non refundable administration charge that they have made.
- After 14 days if you've not made a claim, we'll calculate any refund due to you on a short period rate basis. Please refer to the Document of Insurance for details of the short period cancellation scale of charges. Caravanwise will retain a cancellation fee from the refund.