



Optima Motorhome

Policy Wording

What's inside...

Introduction	4
Definitions	5
Policy conditions	6
Your cover	9
Policy exclusions	17
Making a claim	18



To make a claim, call **0345 122 3018**
Please save this number to **your** mobile phone

Contents

	Page No
Stay insured. Stay legal	3
Introduction	4
Definitions	5
Policy conditions	6
Your cover:	9-16
Section A – Damage to the motorhome	9
Section B – Damaged windscreen and window glass	10
Section C – Fire and theft	11
Section D – Personal accident	12
Section E – Medical expenses	12
Section F – Camping equipment and personal belongings	12
Section G – Liabilities to third parties	13
Section H – Using the motorhome abroad	14
Section I – Hotel and alternative travel costs	14
Section J – No claim discount	15
- Uninsured driver promise	
Section K – No claim discount protection	15
Section L – Replacement locks	16
Policy exclusions	17
Standard endorsements	17
These only apply if stated on the schedule	
Making a claim	18
How you should deal with claims	
How we will deal with claims	
How we will settle a claim under sections A or C	
Data protection notice	20
What to do if you have a complaint	22
Financial Services Compensation Scheme	22

Useful telephone numbers

Onecall 24 hours claims helpline 0345 122 3018

The claims helpline is open 24 hours a day, 365 days a year.

If you are calling from abroad, please call +44 2380 621982.

If your only claim is for windscreen or window glass, please call the Ageas Glassline on 0800 174764.

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud.



Stay insured. Stay legal

Check your registration details

It is vital that the registration mark of your motorhome is correctly shown on your policy. If this is incorrect, your motorhome may not appear on the Motor Insurance Database (MID) and this could lead to your motorhome being seized by the authorities. Please let us know immediately if your registration mark is showing incorrectly on your documents.

You can check that details held about your motorhome on the MID are correct by visiting www.askmid.com.

Introduction

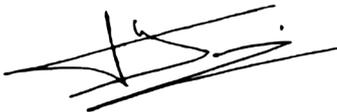
Welcome to your Ageas Motorhome Insurance policy.

In return for you paying or agreeing to pay the premium, we will provide cover under the terms and conditions of this policy for those sections of the policy stated on your schedule, up to any limits set out in your schedule. This cover will be against any unforeseen injury, loss or damage that happens during the period of Insurance and within the geographical limits, except in cases where Section D or H applies.

Your policy is based on the answers you gave on the proposal or that which is shown in a statement of fact and any other information you gave us. You must tell us of any changes to the answers you have given. It is an offence under the Road Traffic Act to make a false statement or withhold any information for the purposes of obtaining a certificate of motor insurance.

You must read this policy, the certificate of motor insurance and the schedule together. The schedule tells you which sections of the policy apply. Please check all documents carefully to make sure that they give you the cover you want.

Signed for and on behalf of
Ageas Insurance Limited



François-Xavier Boisseau
CEO, Insurance
Ageas Insurance Limited

Definitions

Throughout this policy certain words and phrases are printed in **bold** type. These have the meanings set out below.

Camping equipment

Awnings, toilet tents, generators, gas cylinders and other general **camping equipment** used solely in relation to **the motorhome**.

Certificate of motor insurance

Proof of the motor insurance **you** need by law. The **certificate of motor insurance** shows:

- what **motorhome** is covered;
- who is allowed to drive **the motorhome**; and
- what **the motorhome** can be used for.

Endorsement

A clause that alters the cover provided by the policy. An **endorsement** only applies if stated on the **schedule**.

Excess

This is the amount that **you** will have to pay towards the cost of any claim **you** make. The **excess** will either be shown on **your schedule** or in this policy wording.

At the time of a claim, **your** claims adviser will explain if **you** have to pay someone the **excess** or if it will be deducted from any amount **we** give **you**.

Sometimes more than one **excess** will apply, in this case **we** will add them together.

Geographical limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

High risk items

Laptops, tablets, mobile telephones, watches, photographic equipment, jewellery, articles of gold or other precious metals, furs, sports equipment, pedal cycles and personal electronics with a single article replacement value of over £350 including VAT.

Market value

The cost of replacing **the motorhome** with one of a similar age, type, mileage and condition, immediately before the loss or damage happened.

Partner

Your husband, wife, civil partner, or person with whom **you** have a relationship with as if married and who is living at the same address as **you**.

Period of insurance

The length of time that this contract of insurance applies for. This is shown in the **schedule**.

Personal belongings

Linen, cutlery, cooking utensils, clothing and items of a personal nature, CDs, DVDs and portable televisions, including personal electronics with a single article replacement value of £350 or less including VAT.

Personal information

Any information **we** hold about **you** and any information **you** give **us** about anyone else.

Proposal

The application form and the information that **you** give **us**, including information given on **your** behalf and verbal information **you** give.

Schedule

The latest **schedule we** have issued to **you**. This forms part of the contract of insurance. It gives details of the **period of insurance**, the sections of the policy that apply, the premium **you** have to pay, **the motorhome** which is insured and details of any **excesses** or **endorsements**.

Statement of insurance or Statement of fact

The form that shows the information that **you** give **us**, including information given on **your** behalf and verbal information **you** give.

Storage

A secure, off-road location where **the motorhome** can be kept while not in use.

The motorhome

Any motorhome that **you** have given **us** details of and for which **we** have issued a **certificate of motor insurance**. **The motorhome's** registration number will be shown on **your latest certificate of motor insurance**.

We, our, us

Ageas Insurance Limited

You, your

The person or company shown under 'Policyholder details' or 'Insured details' on the **schedule**.

Your insurance adviser

The agent, broker or intermediary who arranged this insurance for **you**.

Policy conditions

1 Keeping to the terms of the policy

If **you** or any person who claims under this policy fails to comply with any policy condition or any **endorsement**, **we** will not pay any claim where the claim is connected with the non-compliance.

2 Right of recovery

If the law of any country says **we** must make a payment that **we** would not otherwise have paid, **you** must repay this amount to **us**.

3 Other insurance

If any incident that leads to a valid claim is covered under any other insurance policy, **we** will not pay any part of the claim.

4 Taking care of your motorhome

Anyone covered by this policy must take all reasonable steps they can to protect **the motorhome**, and anything in or attached to it, against loss or damage. This includes making sure that all windows, doors, roof openings, removable roof panels or lockers are closed and locked, and the keys (or any other device needed to lock **the motorhome**) are not left in or on **the motorhome**.

The motorhome must be roadworthy and kept in good working order, this includes any on-board gas systems. **We** may examine **the motorhome** at any time.

5 Providing accurate information

Whenever **you** take out or ask **us** to make changes to **your** policy, **you** must take reasonable care to:

- Supply accurate and complete answers to all questions
- Ensure the statements declared on the **statement of fact** or **proposal** are accurate; and
- Make sure that all other information supplied to **us** is accurate and complete.

We will treat **your** policy as if it had not existed and keep any premium paid from the start date or the date that any changes were made to the policy (as the case may be) if **you**:

- Deliberately or recklessly gave **us** inaccurate or incomplete information; or
- Did not take reasonable care to give **us** accurate and complete information, in circumstances where **we** would not have issued this policy to **you** at all.

In all other cases, if **you** fail to exercise reasonable care **we** may refuse to pay all or part of a claim. If **we** would have:

- Provided cover to **you** on different terms, had **you** provided **us** with accurate and complete information, then the policy will be treated as if it had contained such terms. In such circumstances, **we** will only pay a claim if it would have been covered by a policy containing such terms.

- Provided **you** with cover under this policy at a higher premium, the amount payable on any claim will be reduced proportionately, based on the amount of premium that **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium.

If **we** discover inaccuracies in any of the information **you** provided **us** with which would have made a difference to the premium charged, before any incident which might give rise to a claim has occurred, **we** may, at **our** discretion, offer **you** the option to pay the additional premium in return for **us** not reducing the amount payable on any future claims under the policy.

6 Changes you must tell us about

You must tell **us** about any of the changes below straight away. Failure to tell **us** about any changes to the information detailed on **your proposal**, **statement of insurance** or **statement of fact**, **schedule** or **certificate of motor insurance** may mean that **your** policy is invalid and that it does not operate in the event of a claim.

These changes may result in a change to **your** premium and/or **excess**. **We** will not request from **you**, or refund to **you** any difference in premium if it is less than £10. **We** may make an administration charge of £7.50 (subject to Insurance Premium Tax where applicable) if **you** alter **your** policy.

Some of the changes **you** must tell **us** about are:

- **You** change **the motorhome** or its registration number, sell **the motorhome**, get rid of **the motorhome** or **you** get another vehicle
- **You** change **your** address or the **storage** address where **the motorhome** is kept overnight
- There is a change to the estimated annual mileage that **the motorhome** will cover
- **The motorhome** is or will be:
 - changed from the manufacturer's original specification. Changes must be disclosed no matter their size or purpose. This would include, but is not limited to:
 - a Changes to the bodywork, such as spoilers or body kits
 - b Changes to suspension or brakes
 - c Cosmetic changes or enhancements such as alloy wheels or graphics/decals (stickers)
 - d Changes affecting performance such as changes to the engine management system or exhaust system
 - e Changes to the audio/entertainment system
 - taken abroad, either for more than 180 days or outside the European Union
 - used for any purpose not covered by **your certificate of motor insurance**
 - involved in an accident or fire, or someone steals, damages or tries to break into it

- **You** wish to change who is allowed to drive **the motorhome**
- There is any change of main user of **the motorhome**
- **You** or any other person who may drive **the motorhome**:
 - Gain a motoring conviction (including any fixed penalty offences);
 - Gain a non-motoring criminal conviction;
 - Passes their driving test or has their licence suspended or revoked;
 - Is issued with a new Driving Licence Number;
 - Changes their name;
 - Changes job, starts a new job, including any part-time work, or stops work;
 - Is involved in any accident or has a vehicle damaged or stolen, whether covered by this policy or not;
 - Has insurance refused, cancelled or had special terms put on;
 - Develops a health condition that requires notification to the DVLA, or an existing condition worsens.

You can find additional information in the Motoring section at www.gov.uk or pick up leaflet D100 from the Post Office.

Please be aware that this is not a full list of all possible changes. If **you** are unsure as to whether or not a change needs to be disclosed, please contact **us**.

7 Fraudulent claims

We will not pay any claim if:

- Any claim or part of any claim is fraudulent, false or exaggerated;
- Falsified documentation is submitted in support of a claim; or
- **You** or any other person who claims under this policy makes a dishonest or false statement to **us** in support of a claim.

In these circumstances, all cover will be cancelled from the date of the fraud and no premium will be refunded. If **we** have made a payment **we** would not otherwise have made **you** must repay that amount to **us**.

We may also notify relevant authorities, so that they can consider criminal proceedings.

8 Cancelling your policy

You can cancel **your** policy at any time. **You** can cancel by phoning **your insurance adviser**.

Cancellation can take effect immediately or from a later date, but cannot be backdated to any earlier date.

If cover has not yet started, **we** will refund any premium paid in full.

If cover has started, but **you** are within 14 days from the start date of the policy or the date **you** receive the policy documents, whichever is the later, **you** will have to pay for any period of cover that has already been provided as well as an administration charge of £7.50 (subject to Insurance Premium Tax where applicable).

If **you** cancel after the 14-day period and within **your** first **period of insurance** (**your** first year of insurance), **we** will refund a percentage of the premium as set out in the table to the right, less an administration charge of £7.50 (subject to Insurance Premium Tax where applicable).

Months of cover	% of premium refunded
Between 15 days and 1 months cover	87%
Up to 2 months cover	77%
Up to 3 months cover	67%
Up to 4 months cover	57%
Up to 5 months cover	47%
Up to 6 months cover	37%
Up to 7 months cover	32%
Up to 8 months cover	22%
Up to 9 months cover	12%
Up to 10 months cover	No refund
Up to 11 months cover	No refund
Up to 12 months cover	No refund

In any subsequent consecutive **period of insurance** (renewal after the first year) **we** will refund a percentage of the premium in proportion to the **period of insurance** left unused, less an administration charge of £7.50 (subject to Insurance Premium Tax where applicable). **We** will not refund to **you** any premium if it is less than £10.

If any claim has been made in the current **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

Cancelling any direct debit instruction does not mean **you** have cancelled the policy. **You** will still need to follow the instructions above. If **you** are paying by instalments **you** may still have an obligation to make payments under **your** credit agreement.

We or **your insurance adviser** can cancel this policy by sending **you** seven days' notice to **your** last known address. The reason for cancellation will be set out clearly in the communication with **you**.

Valid reasons include, but will not be limited to, those listed below;

- Changes to the information detailed on **your proposal**, **statement of insurance** or **statement of fact**, **schedule** or **certificate of motor insurance** which result in **us** no longer wishing to provide cover.
- Where the circumstances of a new claim, or an incident **we** have become aware of, result in **us** no longer wishing to provide cover.
- Where **we** suspect fraud on this or any other related policy.
- Where **you**, a person acting on **your** behalf, or any person covered to drive **the motorhome** uses threatening, intimidating or abusive behaviour or language towards **our** staff, suppliers or agents acting on **our** behalf, including **your insurance adviser**.
- Where any person claiming cover under this policy fails to provide **us** with any reasonable information **we** ask for.
- Where a misrepresentation has been made that results in **us** no longer wishing to provide cover.
- Where **we** are unable to collect a premium payment due to insufficient funds in the account **you** have nominated to pay from (notice will be sent to **your** last known address allowing **you** an opportunity to rectify the situation, and confirming that a second attempt to collect the payment will be made).

Policy conditions - continued

- Where **we** are unable to collect a premium payment due to a Direct Debit Instruction being cancelled (notice will be sent to **you** last known address allowing **you** an opportunity to rectify the situation by reinstating the previous Direct Debit instruction, providing a new Direct Debit instruction or by providing the full outstanding premium).

We will refund a percentage of the premium in proportion to the **period of insurance** left unused, less an administration charge of £7.50 (subject to Insurance Premium Tax where applicable). **We** will not refund to **you** any premium if it is less than £10.

If any claim has been made in the current **period of insurance**, **you** must pay the full annual premium and **you** will not be entitled to any refund.

If **you** are paying by instalments **you** may still have an obligation to make payments under **your** credit agreement.

9 Law applicable to the contract

English Law will apply to this contract unless **you** and **we** agree otherwise. However, if **you** live in Scotland, Northern Ireland or the Channel Islands, the law of that country will apply unless **you** and **we** agree otherwise (if **you** live in Jersey, the law of Jersey will apply to this contract and the Jersey courts will have exclusive jurisdiction over disputes between **us** and **you** in relation to it).

10 Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

11 Rights of third parties

This is a contract between **you** and **us**. It is not **our** intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else either any rights under this policy or the right to enforce any part of it.

Your cover

Section A – Damage to the motorhome

What is covered

We will pay for accidental or malicious damage to **the motorhome**; including damage caused by vandalism.

We will also cover the cost of replacing or repairing **the motorhome's** permanently fitted audio, navigation and entertainment equipment up to the following amounts:

- £1000 for equipment fitted as original equipment by the manufacturer; or
- £300 for any other equipment.

Children's car seats

We will cover the cost of replacing **your** children's car seats fitted to **the motorhome** at the time of the accident, even if they do not seem damaged.

What is not covered

- Loss of or damage to **the motorhome** caused by malicious damage or vandalism when no one is in it if:
 - any door, window, roof light, vent or locker is left open or unlocked; or
 - the keys (or other device) used to lock **the motorhome** are left in or on it,
- Any **excess** shown in the **schedule**; and
 - a The first £250 of any claim if the person driving or in charge of **the motorhome** at the time of the accident is under 21; or
 - b The first £150 of any claim if the person driving or in charge of **the motorhome** at the time of the accident is:
 - Aged 21 or over but under 25; or
 - Aged 25 or over but has not held a full driving licence issued within the **geographical limits** or the European Union for at least a year.

You must pay these amounts for every incident that **you** claim for under this section.

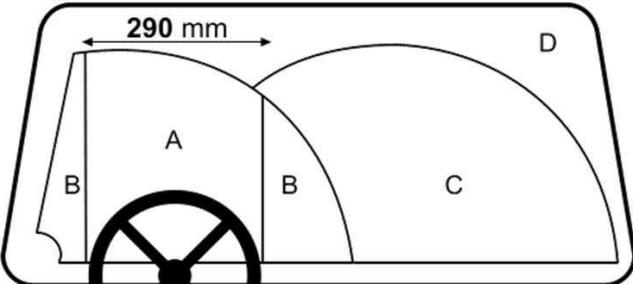
- Loss of or damage to **the motorhome** caused by fire, or by theft.
- Loss of use of **the motorhome**.
- Wear and tear, or any other gradually caused damage. This includes damp, rust, corrosion and the effect of light.
- Loss of or damage caused by water gradually entering **the motorhome** through seams, seals or as a result of poor maintenance.
- Mechanical, electrical, electronic and computer failures or breakdowns or breakages.
- Damage to tyres caused by braking, punctures, cuts or bursts.
- Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the **geographical limits**.
- Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.
- Loss of or damage to telephone or other communication equipment.
- Loss of value of **the motorhome** following or as a result of repairs.
- Loss or damage to **the motorhome** caused by **you**, or anyone else on the policy, carelessly or recklessly allowing a buyer, someone posing as a buyer, or someone acting on behalf of a buyer, to defraud or deceive **you**. This includes accepting a form of payment that a bank or building society will not authorise.

Your cover - continued

Section A – Damage to the motorhome continued

What is covered	What is not covered
	<ul style="list-style-type: none">• The motorhome being confiscated or destroyed by, or under order of, any government or public authority.• Loss of or damage to any audio, navigation or entertainment equipment that is not permanently fitted to the motorhome.• Loss of or damage to the motorhome caused by a person known to you taking the motorhome without your permission, unless that person is reported to the police for taking it without your permission.• Loss caused by freezing liquid in the engine cooling system.• Loss of fuel, including gas.• Loss of food and drink.• Loss or damage caused by rot, fungus, mildew, insects, vermin, domestic animals, atmospheric or weather conditions.• Loss or damage caused by the freezing and thawing of liquid in the water system, if it is not drained when the motorhome is in storage.• Loss of external TV/Radio and Satellite fittings & masts.• Any cost of replacing undamaged items which are part of a set or suite.• Loss or damage caused by the use of solid fuel or portable oil heaters.• Loss of or damage to any personal belongings, high risk items or camping equipment.

Section B – Damaged windscreen and window glass

What is covered	What is not covered
<p>If the windscreen or any window glass in the motorhome is broken or damaged, we will pay the cost of repairing or replacing it.</p> <p>We will also pay for any repair to the bodywork that has been damaged by broken glass from the windscreen or windows.</p> <p>The diagram below may help you to recognise whether or not the damage can be repaired.</p>  <p>The following size of windscreen chip damage can be repaired in accordance with the British Standard Code of Practice BS AU 242a:1998</p> <p>Zone A Damage up to 10mm Zone C Damage up to 25mm Zone B Damage up to 15mm Zone D Damage up to 40mm</p> <p>If you phone the Ageas Insurance Glassline on 0800 174764 and use one of our chosen glass companies, cover is unlimited. If you do not, the most we will pay under this section is £1000 after taking off any excess.</p>	<ul style="list-style-type: none">• The first £75 of any claim if the glass is replaced.• The first £10 of any claim if the glass is repaired.• Loss of use of the motorhome.• Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits.• Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available.• Mechanical, electrical, electronic or computer failures or breakdowns or breakages to window, roof light or vent mechanisms.• Loss or damage to any roof light or roof vent.• Repair or replacement of any windscreen or window unless it is made of glass.

Section B – Damaged windscreen and window glass continued

What is covered	What is not covered
<p>If you do not have comprehensive cover, you can still phone the Ageas Insurance Glassline but you will have to pay the cost of replacing or repairing the windscreen or window.</p> <p>A claim under this section only will not affect your no claim discount.</p>	

Section C – Fire and theft

What is covered	What is not covered
<p>We will pay for loss or damage to the motorhome caused by fire, theft or attempted theft.</p> <p>We will also cover the cost of replacing or repairing the motorhome's permanently fitted audio, navigation and entertainment equipment up to the following amounts:</p> <ul style="list-style-type: none"> • £1000, if your cover is comprehensive, and the equipment was fitted as original equipment by the manufacturer; or • £300 for any other equipment or if your cover is third party fire and theft. <p>Children's car seats</p> <p>We will cover the cost of replacing your children's car seats fitted to the motorhome at the time of the theft, even if they do not seem damaged.</p>	<ul style="list-style-type: none"> • Loss of or damage to the motorhome when no one is in it if: <ul style="list-style-type: none"> - any door, window, roof light, vent or locker is left open or unlocked; or - the keys (or other device) used to lock the motorhome are left in or on it. • The excess shown in the schedule. • Loss of use of the motorhome. • Wear and tear, or any other gradually caused damage. This includes damp, rust, corrosion and the effect of light. • Loss of or damage caused by water gradually entering the motorhome through seams, seals or as a result of poor maintenance. • Mechanical, electrical, electronic and computer failures or breakdowns or breakages. • Damage to tyres caused by braking, punctures, cuts or bursts. • Costs of importing parts or accessories or storage costs caused by delays, where the parts or accessories are not available from current stock within the geographical limits. • Any amount over the cost shown in the manufacturer's latest price guide, plus fitting costs, for any lost or damaged parts or accessories if such parts or accessories are not available. • Loss of or damage to telephone or other communication equipment. • The motorhome losing value after, or because of, repairs. • Loss or damage to the motorhome caused by you, or anyone else on the policy, carelessly or recklessly allowing a buyer, someone posing as a buyer, or someone acting on behalf of a buyer, to defraud or deceive you. This includes accepting a form of payment that a bank or building society will not authorise. • The motorhome being confiscated or destroyed by, or under order of, any government or public authority. • Loss of or damage to any audio, navigation or entertainment equipment that is not permanently fitted to the motorhome. • Loss of or damage to the motorhome caused by a person known to you taking the motorhome without your permission, unless that person is reported to the police for taking it without your permission. • Loss of fuel, including gas. • Loss of food and drink. • Loss or damage caused by rot, fungus, mildew, insects, vermin, domestic animals, atmospheric or weather conditions. • Loss or damage caused by the freezing and thawing of liquid in the water system, if it is not drained when the motorhome is in storage. • Loss of external TV/Radio and Satellite fittings & masts.

Your cover - continued

Section C – Fire and theft continued

What is covered	What is not covered
	<ul style="list-style-type: none">• Any cost of replacing undamaged items which are part of a set or suite.• Loss or damage caused by the use of solid fuel or portable oil heaters.• Loss of or damage to any personal belongings, high risk items or camping equipment.

Section D – Personal accident

What is covered	What is not covered
<p>If you or your partner are accidentally killed or injured while getting into, travelling in, or getting out of the motorhome, we will pay the following benefit per person:</p> <ul style="list-style-type: none">• For death - £5,000.• For total and permanent loss of sight in one eye - £2,500.• For total and permanent loss (at or above the wrist or ankle) of one hand or one foot - £2,500. <p>We will only pay these amounts if the cause of the death or loss is an accident involving the motorhome and the death or loss happens within three months of the accident.</p>	<ul style="list-style-type: none">• Any claim if the policy is held in the name of a corporate organisation, a company or a firm.• Death or loss caused by suicide or attempted suicide.• Death of or loss to any person driving, if at the time of the accident they are found to have a higher level of alcohol or drugs in their body than is allowed by law.• Death of or loss to any person not wearing a seat belt when they have to by law.• More than £10,000 for any one accident.• More than £5,000 to any one person for any one accident.• If you, or your partner, have more than one motor policy with us, we will only pay under one of them.

Section E – Medical expenses

What is covered	What is not covered
<p>If you or anyone in the motorhome is injured in an accident involving the motorhome, we will pay up to £250 in medical expenses for each injured person.</p>	<ul style="list-style-type: none">• Any claim if the policy is held in the name of a corporate organisation, a company or a firm.

Section F – Camping equipment and personal belongings

What is covered	What is not covered
<p>We will pay for camping equipment and personal belongings which are lost or damaged following an accident, fire or theft involving the motorhome up to the following amounts:</p> <ul style="list-style-type: none">• £1000 for any camping equipment• £2000 for any personal belongings	<ul style="list-style-type: none">• The first £25 of any claim.• Loss of or damage when no one is in the motorhome if:<ul style="list-style-type: none">- any door, window, roof light, vent or locker is left open or unlocked; or- the keys (or other device) used to lock the motorhome are left in or on it,• Loss of or damage to personal belongings left out in the open.• Loss of or damage to personal belongings left inside an awning.• Any cost of replacing undamaged items which are part of a set or suite.• Any goods, tools or samples that are carried as part of any trade or business.• Loss of or damage to high risk items, telephones or other communication equipment.• Money, stamps, tickets, documents and securities (such as share or bond certificates).• Loss of or damage to items which are covered elsewhere.

Section G – Liabilities to third parties

What is covered	What is not covered
<p>We will cover any legal liability you incur for the death of or injury to any person, or the damage to property, caused by or arising out of:</p> <p>Cover for you</p> <ul style="list-style-type: none">• You using the motorhome.• You using the motorhome to tow any single trailer, trailer-caravan or vehicle (as allowed by law), provided it is not being towed for hire or reward. <p>Cover for other people</p> <ul style="list-style-type: none">• Any person driving the motorhome with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive the motorhome). The person driving must not be excluded from driving the motorhome by any endorsement, exception or condition.• Any person using the motorhome with your permission (as long as your certificate of motor insurance shows that he or she is allowed to drive the motorhome) to tow any single trailer, trailer-caravan or vehicle (as allowed by law), provided it is not being towed for hire or reward. The person driving must not be excluded from driving the motorhome by any endorsement, exception or condition.• Any person using (but not driving) the motorhome, with your permission, for social, domestic and pleasure purposes.• Any passenger in, getting into or getting out of the motorhome. <p>If we agree to, we may also pay:</p> <ul style="list-style-type: none">• solicitors' fees for representation at any coroner's inquest, fatal accident inquiry or magistrates court (including a court of equal status in any country within the geographical limits);• legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving;• any costs and expenses for which your employer or business partner is legally liable as a result of you using the motorhome for their business; and• any other costs and expenses for which we have given our written permission arising from an accident covered under this policy, <p>If anyone who is insured by this section dies while they are involved in legal action, we will give the same cover as they had to their legal personal representatives.</p>	<ul style="list-style-type: none">• Death of or injury to any of your employees during the course of their work, even if the death or injury is caused by anyone insured by this policy, if insurance cover is provided as a requirement of any compulsory Employers Liability legislation within the geographical limits.• Loss of or damage to property owned by or in the care of the person who is claiming cover under this section.• Any loss of or damage to a vehicle, trailer or trailer caravan covered by this section.• Any amount over £1 million, for one pollution or contamination event.• Any amount over £20 million, exclusive of costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property, including any indirect loss or damage.• Any amount over £5 million for all costs and expenses, for any one claim or series of claims arising from one event that causes loss of or damage to property. <p>However, we will provide the minimum cover needed under compulsory motor insurance legislation.</p> <p>Please note: This section cannot be used to secure the release of any motor car, other than the motorhome as described by its registration mark on your certificate of motor insurance, which has been seized by, or on behalf of, any government or public authority.</p>

Your cover - continued

Section H – Using the motorhome abroad

What is covered	What is not covered
<p>We will cover your minimum legal liability to others while you or any other driver covered by this policy and allowed to drive on your current certificate of motor insurance are using the motorhome within the European Union and any other country which the Commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle. This cover is the minimum required to comply with the laws of compulsory insurance for motor vehicles.</p> <p>In addition to the above we will also provide the cover shown on your schedule for up to a total of 180 days in any period of insurance while you or any driver covered by this policy and allowed to drive on your current certificate of motor insurance are using the motorhome within the countries referred to above, provided your main permanent home is within the geographical limits.</p> <p>Cover also applies while your vehicle is being carried between sea or air ports or railway stations within the countries referred to above, as long as this travel is by a recognised sea, air or rail route and the journey does not take longer than 65 hours under normal conditions.</p> <p>We may agree to extend the cover for more than 180 days as long as:</p> <ul style="list-style-type: none">• the motorhome is taxed and registered within the geographical limits; and• your main permanent home is within the geographical limits; and• your visit abroad is only temporary; and• you tell us before you leave; and• you pay any premium we ask for. <p>If you want to extend your policy to give the same cover in a country outside the countries referred to above, you must:</p> <ul style="list-style-type: none">• tell us before you leave;• get our written agreement to cover you in the countries involved; and• pay any premium we ask for. <p>If we agree to your request, we will issue you with an International Motor Insurance Card (Green Card) as legal evidence of this cover.</p> <p>We will also pay customs duty if the motorhome is damaged and we decide not to return it after a valid claim on the policy.</p>	<p>Any claim excluded within any other section of this policy, will also be excluded under this section.</p>

Section I – Hotel and alternative travel costs

What is covered	What is not covered
<p>If the motorhome is not roadworthy following an incident covered under Sections A or C and we have accepted any claim you make, we can either;</p> <ul style="list-style-type: none">• assist in getting you and your passengers from the scene of the accident to your home or to your planned destination; or• pay for overnight accommodation up to £50 per person for you and your passengers.	<ul style="list-style-type: none">• Any amount over £250.• Any incident or destination outside of the geographical limits.

Section J – No claim discount

What is covered	What is not covered
<p>As long as a claim has not been made during the period of insurance immediately before your renewal, we will include a discount in your renewal premium. You may not transfer this discount to any other person.</p> <p>If a claim is made during the period of insurance, at renewal the no claims discount will be reduced in accordance with our current scale. (Please refer to www.ageas.co.uk for details of our current scale) This means that you may have to pay a higher renewal premium. In addition we may increase your excess from renewal.</p> <p>If a claim is made during the period of insurance and the policy is cancelled prior to renewal the no claims discount will be reduced in accordance with our current scale on any proof of no claim discount that we supply.</p> <p>Your no claim discount will not be affected if the only claims made are for damaged windscreen or window glass under section B or for replacement locks under Section L.</p> <p>Uninsured driver promise</p> <p>If you have comprehensive cover you have the following extra benefit:</p> <p>If you make a claim for an accident that is not your fault, and the driver of the vehicle that caused the damage to the motorhome is identified and is uninsured, you will not lose your no claims discount or have to pay any excess, as long as you provide us with:</p> <ul style="list-style-type: none">• the vehicle registration number and the make and model of the vehicle;• the driver details; and• if possible, the names and addresses of any witnesses. <p>You may initially have to pay your excess and lose your no claims discount whilst investigations are ongoing but if we establish the accident is the fault of the uninsured driver we will refund your excess, re-instate your no claims discount and refund any extra premium you have paid.</p>	

Section K – No claim discount protection

What is covered	What is not covered
<p>If you buy protection for your no claims discount, we will protect your discount even if you make a claim on your policy. This is because no claims discount protection allows you to make one or more claims before your number of no claims discount years falls. Please see the step-back procedures for details. (Please refer to www.ageas.co.uk for details of our current scale)</p> <p>However, no claims discount protection does not protect the overall price of your insurance policy. The price of your insurance policy may increase following an accident even if you were not at fault.</p>	

Your cover - continued

Section L – Replacement locks

What is covered	What is not covered
<p>If the keys, lock transmitter or entry card for a keyless entry system of the motorhome are lost or stolen, we will pay up to £750 towards the cost of replacing:</p> <ul style="list-style-type: none">• all entry locks that can be opened by the missing item; and• the lock transmitter, entry card and central locking system; and• the ignition and steering lock; <p>We will also pay the cost of removing any axle lock, wheel clamp or similar device and the cost of protecting the motorhome, transporting it to the nearest repairer when necessary and delivering it to your address after repair.</p> <p>A claim under this section only will not affect your no claim discount.</p>	<p>Any claim excluded within any other section of this policy, will also be excluded under this section. We will not pay:</p> <ul style="list-style-type: none">• The first £100 of any claim.• Any claim where the keys, lock transmitter or entry card are either:<ul style="list-style-type: none">- left in or on the motorhome at the time of the loss; or- taken without your permission by a person known to you.

Policy exclusions

- 1 **We** will not pay claims arising directly or indirectly from any of the following:
 - a **You** allowing **the motorhome** to be driven by, or be in the charge of, someone who is not described in **your certificate of motor insurance** as entitled to drive, other than while **the motorhome** is with a member of the motor trade for servicing or repair.
 - b **The motorhome** being driven, with **your** permission, by anyone who **you** know does not hold a driving licence or is disqualified from driving. However, **we** will still give cover if the person used to hold a licence and is allowed to hold one by law.
 - c **The motorhome** being driven, with **your** permission, by someone who does not meet all the conditions of their driving licence.
 - d **The motorhome** being used for a purpose that is not shown as covered in **your certificate of motor insurance** other than while **the motorhome** is with a member of the motor trade for servicing or repair.
 - e **The motorhome** being used for hiring, competitions, rallies or trials, for racing formally or informally against another motorist; or on a motor racing track, de-restricted toll road, airfield, at an off-road event or at the Nürburgring.
 - f **The motorhome** being used for criminal purposes or deliberately used to threaten or cause harm, loss or damage. An example of this would be 'road rage'.
- 2 **We** will not pay any claims if **you** receive any payment for giving people lifts in **the motorhome**, and:
 - **The motorhome** is made or altered to carry more than eight people including the driver; or
 - **You** are carrying the passengers as part of a business of carrying passengers; or
 - **You** are making a profit from the payments **you** receive.
- 3 **We** will not pay claims arising directly or indirectly from any of the following:
 - a War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
 - b Acts determined as terrorism by the UK Government.
- 4 **We** will not pay claims arising directly or indirectly from earthquakes, riots or civil disturbances outside Great Britain, the Isle of Man or the Channel Islands.
- 5 **We** will not pay for any liability **you** accept under an agreement or contract, unless **you** would have been legally liable anyway.
- 6 Any decision or action of a court which is not within the **geographical limits** is not covered by this policy unless the proceedings are brought or a judgement is given because **the motorhome** was used in that country and **we** had agreed to cover it there under Section H.
- 7 **We** will not pay claims arising directly or indirectly from **the motorhome** being in any part of airport premises to which the public does not have access to drive their vehicle.

However, **we** will provide the minimum cover needed under compulsory motor insurance legislation.

Standard endorsements

These endorsements will only apply if shown on **your** policy schedule.

MH1 Vehicle-tracking system

We will not pay for any loss of or damage caused to **the motorhome** by theft or attempted theft unless:

- a **the motorhome** is fitted with a vehicle-tracking system **we** approve and the system was active and working properly at the time of the theft or attempted theft; and
- b the subscription payments for the vehicle-tracking system are current and up to date; and
- c **you** tell the vehicle-tracking system company about the theft within 4 hours of **you** (or anyone else in charge of **the motorhome**) being told **the motorhome** has been stolen.

Making a claim

Call ONECALL 0345 122 3018

The claims helpline is open 24 hours a day, 365 days a year

OneCall is a first-response service with operators who can immediately confirm whether **your** policy covers **you** for the incident. Remember to save this number in **your** mobile phone so that **you** will have it available if **you** have an accident.

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud.

How you should deal with claims

You must send **us** any letter, claim, writ or summons as soon as **you** receive it. **You** must also let **us** know straight away if **you** or **your** legal advisers know of any prosecution, inquest or fatal accident inquiry that might be covered under this policy.

You or any other person who claims under this policy must not negotiate, admit fault or make any payment, offer or promise of payment unless **you** have **our** written permission.

How we will deal with claims

We may:

- carry out the defence or settlement of any claim and choose the solicitor who will act for **you** in any legal action; and
- take any legal action in **your** name or the name of any other person covered by this policy.

We can do any of these in **your** name or in the name of any person claiming under this policy.

Anyone who makes a claim under this policy must give **us** any reasonable information and assistance **we** ask for.

How we will settle a claim under sections A or C

We will choose whether to repair **the motorhome** or pay **you** a cash amount equal to the cost of the loss or damage. If **the motorhome** cannot be driven because of damage that is covered under this policy, **we** will pay for **the motorhome** to be protected and taken to the nearest approved repairer.

If the motorhome is economically repairable:

If **the motorhome** is going to be repaired by one of **our** approved repairers **you** do not need to get any estimates, and repairs can begin immediately after **we** have authorised them.

One of **our** repairers will contact **you** to arrange to collect **the motorhome**. Repairs made by **our** approved repairers are guaranteed for three years.

We will also pay the costs of delivering **the motorhome** back to the address shown on **your** current **schedule** or any other address **we** agree with **you** when the damage has been repaired.

If **you** do not want to use one of **our** approved repairers, **you** will need to send **us** an estimate for **us** to authorise and **we** may need to inspect **the motorhome**. **We** reserve the right to ask **you** to obtain alternative estimates.

You will have to pay any policy **excess** direct to the repairer.

If the condition of **the motorhome** is better after the repair than it was just before it was damaged, **we** may ask **you** to pay something towards it.

The repairer can use parts, including recycled parts, that compare in quality to those available from the manufacturer.

If the motorhome is a total loss:

Once an engineer has inspected and assessed the **market value of the motorhome**, **we** will send **you** an offer of payment.

If there is any outstanding loan on **the motorhome**, **we** may pay the finance company first. If **our** estimate of the **market value** is more than the amount **you** owe them, **we** will pay **you** the balance. If **our** estimate of the **market value** is less than the amount **you** owe, **you** will have to pay the balance.

If **the motorhome** is leased or on contract hire, **we** may pay the leasing or contract hire company first. If **our** estimate of the **market value** is more than the amount **you** owe the leasing or contract hire company, the amount **we** pay them will settle the claim. If **our** estimate of the **market value** is less than the amount **you** owe, **you** will have to pay the balance.

Any payment **we** make for total loss will be after **we** have taken off any policy **excess**.

When **you** accept **our** offer for total loss, **the motorhome** will belong to **us**.

By purchasing this policy **you** agree that **we** can handle **your** claim in this way.

We have no objection to **you** retaining any private registration number providing that:

- **You** make **your** intention clear at the time of reporting the claim and prior to any settlement being agreed; and
- **You** provide details of the replacement registration number for **the motorhome** prior to any settlement being made.
- **You** transfer the private registration number to another vehicle or place it on retention with the DVLA prior to any settlement being made.

Replacement motorhome

We will not pay more than the **market value** of the **motorhome** unless:

- the loss or damage happens before **the motorhome** is a year old; and
- **you** are the first and only registered keeper of **the motorhome** (or the second registered keeper if the first registered keeper is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- **you** have owned **the motorhome** (or it has been hired to **you** under a hire-purchase agreement) since it was first registered as new (or **you** are the second owner if the first owner is the manufacturer or supplying dealer and the delivery mileage is under 250 miles); and
- the cost of repair is valued at more than 60% of the cost of buying an identical new motorhome at the time of the loss or damage (based on the United Kingdom list price including taxes); and
- **the motorhome** was supplied as new within the **geographical limits**.

In these circumstances, if **you** ask **us** to, **we** will replace **the motorhome** (and pay the delivery charges to the address shown on **your** current **schedule** or any other address **we** agree with **you**) with a new motorhome of the same make, model and specification.

We will only do this if:

- **we** can buy a motorhome straight away within the **geographical limits**; and
- **we** have permission from anyone who **we** know has a financial interest in **the motorhome**.

If a replacement motorhome of the same make, model and specification is not available, **we** will, where possible, provide a similar motorhome of identical list price.

If this is not acceptable to **you**, **we** will pay **you** the price of **the motorhome**, fitted accessories and spare parts as shown in the manufacturer's last United Kingdom price list, less any **excess** that may apply.

Data protection notice

Please read this notice carefully as it contains important information about **our** use of **your personal information**.

In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your personal information** means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured to drive or use **the motorhome** under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the **personal information** that **we** ask **you** to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your personal information** with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your personal information** to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your insurance adviser**. **We** will also use **your personal information** to assess **your** insurance application and provide information to credit reference agencies.

We may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share **your personal information** with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your personal information** with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims;
- for underwriting purposes, such as assessing **your** application and arranging **your** policy and at renewal stage including;

- providing **your** (or any person included on the **proposal**) driving licence number to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to and at any point during **your** insurance policy including any mid-term adjustment and renewal stage. (For details relating to information held about **you** by the DVLA please visit www.MyLicence.org.uk.)
- search **your** (or any person included on the **proposal**) ‘No Claims Discount’ (“NCD”) details against a No Claims Discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against driving licence number, name, date of birth, Vehicle Registration Mark (“VRM”) and/or postcode.
(A search of the driving licence number with the DVLA or against the NCD Database should not show a footprint against the driving licence.)
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your personal information** to prevent crime. In order to prevent and detect crime **we** may:

- check **your personal information** against **our** own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant **personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below;

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd and the Motor Insurance Anti-Fraud and Theft Register. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers; and/or
- share it with the Motor Insurance Database (MID) which may be used to establish whether a driver is insured to drive a vehicle and/or for preventing or detecting crime. If **you** are involved in an accident in the UK or abroad, the MID may be searched to obtain relevant policy information. **You** can find out more at www.mib.org.uk.
- undertaking searches against **your** (or any person included on the **proposal**) driving licence number against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data.
- search **your** (or any person included on the **proposal**) NCD details against a No Claims Discount database to obtain information in relation to **your** NCD entitlement. Such searches may be carried out against **your** (or the relevant person included on the **proposal**) driving licence number, name, date of birth, Vehicle Registration Mark (“VRM”) and/or postcode.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your partner** or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your personal information** to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of any of **your personal information** **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **personal information**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

Please note **we** may transfer **your** personal data outside of the European Economic Area for the purposes of providing the services mentioned in **your** policy documents, such as handling **your** claim.

You have the right to complain to the Information Commissioner’s Office at any time if **you** object to the way **we** use **your personal information**. For more information please go to www.ico.org.uk.

What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your insurance adviser** to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Customer Services Adviser
Ageas Insurance Limited
Ageas House,
Hampshire Corporate Park,
Templars Way,
Eastleigh,
Hampshire
SO53 3YA

Service standards

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response.

We will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

Financial Ombudsman Service

If **we** cannot resolve the differences between **us**, **you** may refer **your** complaint to the Financial Ombudsman Service.

You can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied with **our** final response, or if **we** have not issued **our** final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Alternatively **you** can contact them via their website www.financial-ombudsman.org.uk or call them on 0800 023 4567

Following the complaints procedure does not affect **your** right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations, **you** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

To make a claim, call 0345 122 3018
Please save this number to your mobile phone

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

