

Motorhome and Campervan Insurance



Insurance Product Information Document

Company: Comfort Insurance

Product: Horizon Motorhome and Campervan

Comfort is a Trading name of Victor Millwell Insurance Agency Limited. Registered office: Comfort House, 8 Goresbrook Road, Dagenham. RM9 6UR. Authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered number 1419341.

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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?

Vehicle 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 vehicle, including fitted accessories, following fire or theft
- ✓ Accidental damage cover for your vehicle
- ✓ New vehicle replacement – if you've owned your vehicle from new, and it's written off or stolen and not recovered within 36 months of purchase, we'll replace it with a new vehicle of the same make, model and specification
- ✓ Glass – we'll replace or repair the glass, subject to availability
- ✓ 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 vehicle is having mechanical repairs, a service or an MOT
- ✓ Personal belongings – we'll cover you for up to £5000 for any personal belongings that are lost, damaged or stolen as a result of an accident, fire or theft. The maximum payable for any one article or collection shall not exceed £500.
- ✓ 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. Provided by ARAG Plc.
- ✓ 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 the driver of your vehicle is seriously ill and unable to drive your vehicle, we'll arrange for your vehicle to be recovered and returned to you
- ✓ Child seat cover



What is not insured?

- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of 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 vehicle 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
- ✗ Loss or damage arising from domestic animals, moth, vermin or infestation



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of your vehicle at the time
- ! New vehicle replacement is available when the cost of damage or repair exceeds more than 70% of the vehicle's UK list price when purchased (including vehicle tax and VAT) within 36 months of buying it from new
- ! An excess will apply to most claims
- ! An excess of £150 will apply to glass replacement. A maximum limit of £3000 in respect of any one glass claim applies unless it is replaced by Aviva's preferred supplier.
- ! Cover for up to £5000 for personal belongings only applies if you're also claiming for loss or damage to your vehicle.
- ! When driving other cars, you'll only be covered for third-party claims – not loss or damage of the car you're driving
- ! The policyholder must retain a full UK residence. 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, driving licence and vehicle documentation (unless a full timing rate has been agreed)



What is insured? Continued...

Optional cover

- Satellite receivers, Dishes, TV systems & Satellite Navigation system – loss or damage to your equipment
- Long Term Touring & Full Timing – cover for policyholders where the vehicle is being used for nine months or more (whether as a single trip or a series of trips in any one period of insurance). Restrictions within the gov.uk website also apply



Are there any restrictions on cover? Continued...

- ! Loss or damage to your vehicle 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
- ! Travel abroad is restricted to the Territorial Limits and subject to the rules within the gov.uk website.
- ! Loss or damage to your vehicle following any accident, injury, loss or damage if the driver of your vehicle was arrested and charged with being over the legal limit for alcohol or drugs, whether prescribed or otherwise and/or failing to provide a sample of breath, blood or urine when required to do so without lawful reason

Optional cover

- Limited cover for Satellite receivers, Dishes, TV systems & Satellite Navigation



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 vehicle(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 your vehicle 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 or not 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 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.