

# Motorhome Rental Insurance

## Insurance Product Information Document



Company: Aviva Insurance Limited

Product: Discover

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 Rental 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) the Motorhome, including fitted accessories, following fire or theft
- ✓ Accidental damage cover for the Motorhome
- ✓ Glass – we'll replace or repair the glass in the Motorhome
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, we will refund your excess
- ✓ Ancillary Equipment – we'll cover you for up to £5000 (or up to £2,500 where the value of the Motorhome is under £15,000) for any Ancillary Equipment which is lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Replacement locks – we'll pay for the replacement of locks if the 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
- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive the Motorhome, we'll arrange for the Motorhome to be recovered and returned to you



#### 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 the 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
- ✗ Personal belongings & luggage belonging to the renter or any member of their party.



#### Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of the Motorhome at the time
- ! 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 is replaced by Autoglass. A maximum limit of £3,000 in any one glass claim applies to all other windscreen replacement providers
- ! Cover for Ancillary Equipment only applies if you're also claiming for loss or damage to the Motorhome. The maximum amount payable for any one article shall not exceed £400 and any claim under this section will be subject to £1,500 excess



## Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, 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)

### Optional cover

- No cover will be provided for cover outside the territorial limits.



## 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 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



## When and how do I pay?

Payment options should be discussed with Comfort Insurance.



## When does the cover start and end?

From the start date you select (as shown on your Policy Schedule), until the expiry date as shown on your schedule.



## 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 Comfort Insurance.