

Important

Please report all accidents to us immediately on 0345 319 9999 so we can tell you what to do next and help to resolve any claim

Some important facts about your PolicyPlan Motorhome Insurance Policy are summarised below. This summary does not contain the full terms and conditions of the contract which can be found in your insurance policy wording, a copy of which is available on request. This summary does not form part of your insurance contract.

This insurance is arranged and administered by PolicyPlan Limited [an appointed representative of Staveley Head Limited] and underwritten by Qudos Insurance A/S and Gefion Insurance A/S. PolicyPlan Limited is authorised and regulated by the Financial Conduct Authority. Qudos Insurance A/S is an EU insurer who is authorised and regulated by the Finanstilsynet (Danish FSA). Danish FSA register number 53112. CBR (Central Business Register) 33956967. Gefion Insurance A/S is an EU insurer who is authorised and regulated by the Finanstilsynet (Danish FSA). Danish FSA register number 53117. CBR (Central Business Register) 36016493.

Policy period	All policies are for a period of 12 months unless agreed otherwise
Third party cover	Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury. Cover is limited to £5million for damage to property arising out of one accident or a series of accidents arising out of one event.
Legal representation	At our discretion, we will pay: <ul style="list-style-type: none">• legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage• solicitors' fees for representation at a coroner's inquest or fatal inquiry or for defending criminal proceedings relating to an accident for which we are providing indemnity, provided they are heard in a Magistrates Court• legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving
Applicable law	Unless we agree otherwise, this insurance will be governed by the law of England and Wales.
Fire and theft cover	Loss or damage to your vehicle by fire, theft or attempted theft but excluding loss by fraud or false representation.
Comprehensive cover	Cover as per the 'Third party cover' and 'Fire and theft cover' sections above in addition to loss or damage to your own vehicle but excluding cover for any trailer or towed vehicle.
Windscreen cover	Included for comprehensive policies only, subject to a limit of £1,500 and an excess of £75.
Lock replacement	Up to £1,000 towards the cost of replacing locks, ignitions and keys.
Personal effects	Up to £5,000 limit for loss by accident, fire or theft
Awning	Up to £2,500 limit for loss or damage by accident, fire or theft
Personal accident	Up to £5,000 for the driver only in respect of death, loss of a limb or loss of sight directly connected to an accident whilst travelling in the insured vehicle.
New for old	Where the insured vehicle is less than 24 months old and the cost of repair following an accident, fire or theft exceeds 60% of the manufacturers' price list, the vehicle will be replaced with a new motorhome.
Cooling off period	You have the right to cancel your policy within 14 days either from the date of purchase of the policy or the day on which you receive the policy documentation, whichever is the later. A pro rata charge for the period of cover will apply, subject to a minimum charge of £40, provided that no claims or incidents have occurred during the period of cover.

Cancellation

This Insurance may be cancelled at any time in writing. The Certificate of Insurance and/or the Insurance Disc must be returned. Provided there have been no claims or incidents in the current period of insurance you will be entitled to a rebate of premium based on the following short period rate scale:

PERIOD OF INSURANCE NOT EXCEEDING	PROPORTION OF REBATED PREMIUM
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	20%
Over 7 months	0%

The underwriters may cancel the Insurance Policy by giving seven days notice by recorded delivery to your last known address. Subject to the clause below you will be entitled to a pro rata rebate of premium upon receipt of the Certificate of Insurance and/or the Insurance Disc.

Exclusions

The following is a brief list of exclusions and is not exhaustive. Please refer to the policy wording for full details of all exclusions

- any excess shown on the policy schedule
- wear and tear, depreciation, mechanical or electrical breakages or failures
- any diminution in the value of the vehicle following repair
- theft of the vehicle by fraud or false representation
- theft of the vehicle if the keys have been left in the vehicle or not removed from the vehicle to a safe place
- loss or damage if the vehicle is impounded
- loss of petrol or diesel by any means

Claims

All claims, or incidents that may give rise to a claim, must be reported immediately by calling **0345 319 9999** or in writing to:

PolicyPlan Limited
Motorhome Claims Department
Staveley House
Church Street
Connah's Quay CH5 4AS

Total Loss

Payment of a claim on a total loss basis will be contingent upon cessation of all benefits applying to that vehicle from the time and date of the loss. No refund or rebate will be given for removing that vehicle from the Insurance Policy and any replacement vehicle will only be covered subject to payment of any proportionate premium calculated to expiry date.

Complaints Procedure

If you have any questions or concerns about your insurance or the handling of a claim that cannot be resolved by your broker or intermediary, please contact us at the address below, quoting your policy number and the name of your broker or intermediary:

The Managing Director
PolicyPlan Limited
Staveley House
Church Street
Connah's Quay CH5 4AS

A copy of the complaints procedure will be provided on request.

If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the Ombudsman at the following address, quoting your policy number and the name of your broker or intermediary:

Financial Ombudsman Service
South Key Plaza

183 Marsh Wall
London E14 9SR
Tel: 0845 080 1800
Fax: 0207 964 1001
Email: complaint.info@financial-ombudsman.org.uk

This complaint process is without prejudice to your right to take legal proceedings.

Compensation

We are members of the Forsikrings Garantifond and this is your first point of claim for financial compensation in the event of any financial failure by us.

Further information about the scheme is available from <http://www.skadesgarantifonden.dk>

Philip Heymans Allé 1,
2900 Hellerup,
Denmark
Telephone: +45 41 91 91 91

Cover also exists under the Financial Services Compensation Scheme (FSCS). The FSCS provides compensation for UK consumers in case UK authorised insurers are unable, in specified circumstances, to meet any valid claims under their policies. In addition to protect the U and K consumer the FSCS also covers UK risks insured with EEA Authorised Insurance companies. Under the scheme 90% of the total claim will be met (100% if the insurance is legally compulsory). Compensation is only available to commercial customers in limited circumstances.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU
Telephone: 0800 678 1100 or 0207 741 4100