



## Important

Please report all accidents to us immediately on 0844 811 2028 so we can tell you what to do next and help to resolve any claim

Some important facts about your Eclipse 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 [a trading style of Staveley Head Limited] and underwritten by Enterprise Insurance Company plc. Staveley Head Limited is authorised and regulated by the Financial Conduct Authority. Enterprise Insurance Company plc is licensed and regulated by the Financial Services Commission, Gibraltar and authorised to provide insurance in the United Kingdom by the Financial Conduct Authority (Registration Number 402277)

<b>Policy period</b>	All policies are for a period of 12 months unless agreed otherwise
<b>Third party cover</b>	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.
<b>Legal representation</b>	At our discretion, we will pay: <ul style="list-style-type: none"><li>• legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage</li><li>• 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</li><li>• legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving</li></ul>
<b>Applicable law</b>	Unless we agree otherwise, this insurance will be governed by the law of England and Wales.
<b>Fire and theft cover</b>	Loss or damage to your vehicle by fire, theft or attempted theft but excluding loss by fraud or false representation.
<b>Comprehensive cover</b>	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.
<b>Windscreen cover</b>	Included for comprehensive policies only, subject to a limit of £1,500 and an excess of £75.
<b>Lock replacement</b>	Up to £500 towards the cost of replacing locks, ignitions and keys.
<b>Personal effects</b>	Up to £2,500 limit for loss by accident, fire or theft
<b>Awning</b>	Up to £2,500 limit for loss or damage by accident, fire or theft
<b>Personal accident</b>	Up to £2,500 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.
<b>New for old</b>	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.
<b>Cooling off period</b>	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.



# Eclipse Motorhome Insurance Policy Summary

## 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:

<b>PERIOD OF INSURANCE NOT EXCEEDING</b>	<b>PROPORTION OF REBATED PREMIUM</b>
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 **0844 811 2028** or in writing to:

PolicyPlan  
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  
Staveley House  
Church Street  
Connah's Quay CH5 4AS

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



## Eclipse Motorhome Insurance Policy Summary

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](mailto:complaint.info@financial-ombudsman.org.uk)

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

### Compensation

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if Enterprise Insurance Company plc is unable to meet its liabilities under this insurance. Further information about the compensation scheme is available from the FSCS or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).