

Motorhome breakdown insurance

Insurance Product Information Document



Company: Inter Partner Assistance S.A; Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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Inter Partner Assistance S.A. is part of the AXA Group.

Product: Caravan Guard Motorhome Breakdown Insurance; registered in England (No. 04036555) at New Road, Halifax, West Yorkshire, HX1 2JZ; regulated and authorised by the Financial Conduct Authority (No. 310409).

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of insurance?

Motorhome Breakdown Insurance is insurance that covers your motorhome in the event of a breakdown.



What is insured?

- ✓ The specific motorhome(s) shown on your policy schedule.
- ✓ Attempted repair at the roadside for up to one hour in the British Islands where the breakdown is at least one mile away from your home/storage address.
- ✓ If the motorhome cannot be made safe to drive at the place you have broken down in the British Islands we will choose one of the following options:
 - Nationwide Recovery for the driver and passenger(s) to either original destination, home address or a garage for the vehicle to be repaired, at your own cost;
 - **Or** Overnight accommodation in the British Islands for 1 night;
 - **Or** 24-hour hire vehicle to take you to either your original destination or home address.
- ✓ Injured driver cover to take the motorhome and passengers to your intended destination, where no-one else is legally able to drive.
- ✓ Recovery after the loss or breakage of your motorhome keys.
- ✓ Accidental and involuntary filling of the fuel tank with inappropriate fuel (misfuelling) in the British Islands and replenishing the fuel tank with 10 litres of correct fuel.
- ✓ Unrestricted size of vehicle recovery.
- ✓ Assistance when stuck in mud.

Optional European Breakdown Assistance you may have chosen if eligible - shown on your schedule:

The below cover is applicable within the European Union and other territories for which cover is expressly provided, for a maximum of 9 months in any one period of insurance:

- Recovery to the nearest suitable and available garage to repair your vehicle.
- Overnight accommodation for one night whilst your motorhome is being repaired.

Continued on reverse



What is not insured?

- ✗ Any value above the schedule limits.
- ✗ The costs of fuel or parts to get your motorhome working again, or costs that arise due to the unavailability of parts.
- ✗ Assistance where the motorhome is stranded in snow, sand or water.
- ✗ Assistance where the motorhome is less than a mile away from your home or storage address.
- ✗ Assistance where the motorhome is being used for a purpose not included under the policy.



Are there any restrictions on cover?

- ! Labour costs in excess of 1 hours roadside assistance.
- ! Call out or recovery costs where police or emergency services arrange for the removal of the motorhome, or any other subsequent fees or storage costs they apply.
- ! Return of your motorhome to the British Islands if we believe repairs can be done locally, or the cost of doing so would be greater than the UK market value after breakdown.
- ! Cover whilst the motorhome is being driven by or in the charge of any person not included under the policy.
- ! Cover is limited to a maximum total of 4 claims in any 12 month period, or 2 claims due to the same fault.
- ! Transportation of domestic animals is at our discretion and your risk.
- ! Misfuelling outside of the British Islands.



What is insured?

- Reimbursements towards the cost of recovery on a European motorway or major road by the local services.
- Up to three extra nights accommodation if your motorhome cannot be repaired within 24 hours; **or**
- Car hire up to 5 days to take you to your immediate destination and return to collect your motorhome.
- If unable to be repaired abroad within reasonable time, as deemed by us, we will recover you and your motorhome to the British Islands.



Where am I covered?

- ✓ This product provides cover anywhere in the British Islands: England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands provided the motorhome is at least one mile away from your home/storage address.
- ✓ Where optional European Breakdown Assistance is selected, cover applies within any country which is a member of the European Union and other territories for which cover is expressly provided (as per your policy booklet).



What are my obligations?

- Your motorhome must be permanently registered in the UK, hold a current MOT certificate and valid road licence.
- Your motorhome should be kept in a sound and roadworthy condition, and serviced in line with manufacturers recommendations.
- To provide us with honest, complete and accurate information throughout the life of your policy.
- To disclose any information or change in circumstances which may affect your policy, including but not limited to a change in motorhome, change in the use of the motorhome, or additional drivers.
- To comply with all conditions set out in the policy.
- To pay the premium as agreed.
- To check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

- Premiums are inclusive of Insurance Premium Tax (IPT). You can pay for your policy annually before the start date of your policy.
- Annual premiums may be paid by debit or credit card, or cheque in advance. At renewal, you can also choose to pay via BACS (e.g. online banking).
- Monthly instalment payments are also available at an additional cost to you. This allows you to spread the cost of the premium over 12 months via Direct Debit, the same duration as your policy.



When does the cover start and end?

Your cover will take effect, and cease on the dates stated in your policy schedule, unless your policy is cancelled prior to this date. There will be no cover for any claims arising from events that happen before the start date of your Policy.



How do I cancel the contract?

If you decide to cancel your policy, you can do so by either:

- returning your Certificate of Motor Insurance to Caravan Guard, New Road, Halifax, West Yorkshire, HX1 2JZ.
- sending an email to cancel@caravanguard.co.uk.
- calling Caravan Guard on 01422 396 777.

In the above scenarios you must confirm your policy number, your motorhome registration and the time and date cover is to cease. If you wish to cancel your cover after 14 days we will not refund the premium.