

Shield Total Insurance

Motorhome summary of cover



Please read this document carefully, full terms and conditions can be found within the Policy Document.

Shield Motorhome Insurance

Shield's Motorhome Insurance is underwritten by Equity Red Star and will run for 12 months as shown in the policy schedule.

Equity Red Star, Library House, New Road, Brentwood, Essex CM14 4GD.

Equity Red Star is managed by Equity Syndicate Management Ltd a company registered in England (no 426475) which is authorised and regulated by the Financial Services Authority. Our registration number is 204851.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

Significant Features and Benefits	Comprehensive	Third Party Fire and Theft
Permanently-fitted audio, visual and telephone equipment (refer to section 2 of the policy booklet)	If fitted as standard a £400 maximum cover limit less any excess applicable to the policy.	If fitted as standard a £400 maximum cover limit less any excess applicable to the policy.
Driving Other Cars. If shown on the certificate of motor insurance. Cover is restricted to Third Party Only. (Refer to section 1 of the policy booklet)	Available	Available
Foreign Use	180 days cover in any one 12 month period of insurance. Cover applies in EU, Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). This is free of charge for the whole period of 180 days	180 days cover in any one 12 month period of insurance. Cover applies in EU, Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). This is free of charge for the whole period of 180 days
Protected Bonus. This is available subject to certain criteria. Refer to your policy schedule	Available	Available
Clothing & Personal belongings (refer to section 5 of the policy booklet)	£2,500 cover Awnings - £1,000 Portable TV, Radios & CD players. The most we will pay in total for any number or combination is £250	Not Applicable
Personal Accident Cover for policyholder, spouse and civil partner aged up to 70 (refer to Section 4 of the policy booklet)	£3,500 £3,500 maximum payout in any one occurrence	No Cover for personal accident
New motorhome replacement is provided if your motorhome is less than 12 months old and you have been the registered keeper since new (refer to section 2 of the policy booklet)	Included	Included
Drivers		
If your vehicle is damaged while a young or inexperienced person (including yourself) is driving you will have to pay the first part of the cost as shown. This is on top of any other excesses which you may have to pay. You will not have to pay the amounts shown if the loss or damage is caused by fire or theft.		
25 years of age or over who have not held, for 12 month or more, a full driving licence issued by any country which is a member of the European Union.	£200	Not Applicable
Medical expenses as a result of an accident involving your insured motorhome (refer to section 3 of the policy booklet)	£500 cover	Not Applicable
Trailer Cover (Third Party whilst attached)	Included	Included
Windscreen Cover (refer to section 2 of the policy booklet)	Unlimited, subject to windscreen excess	No Cover
Exclusions & Limitations		
Loss or Damage as a result of theft if: the ignition key or similar device is left in or on the motorhome and all windows, doors, and roofs have not been closed and locked. (refer to section 2 of the policy booklet)	No Cover	No Cover
Replacement of motorhome locks or reprogramming or replacing any car theft device as a result of the loss of the car keys.	No Cover	No Cover
Trailer Cover (Loss or damage)	No Cover	No Cover

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Motorhome summary of cover continued



Your right to change your mind

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

Making a claim

In the event of a claim you can contact the claims department on a 24 hour claims helpline number 0844 800 1937 where your claims details will be taken. For Windscreen claims call 0844 561 1934

Complaints Process

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to:

The Chief Executive
Equity Red Star Services Limited
Library House, New Road, Brentwood, Essex CM14 4GD Tel 01277 206492

When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is:

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR Telephone: 0845 080 1800

(These procedures do not affect your right to take legal action if necessary).

Financial Services Compensation Scheme (FSCS)

If Equity Red Star is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from the FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

Language and law

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this insurance is governed by English Law.