

Shield Total Insurance Services

Motorhome summary of cover



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

Shield Motorhome Insurance

Ageas Insurance Limited provides this insurance.

Type of Insurance: Motorhome – Comprehensive

Length of contract: 12 months

The law which applies to the contract: the law of England and Wales

Summary of cover we provide	Details and limits	Section of policy that contains more details
Features and benefits		
Loss of or damage to your motorhome This policy covers loss or damage to your motorhome, its accessories and spare parts as a result of certain events. The main events are accidents, fire and theft.	Please read your policy details of the cover, limits and exclusions.	Section 2 and general exceptions and endorsements.
Injury and death This policy covers you for all your legal responsibilities arising from death or personal injury to any person as a result of an accident involving your motorhome.	Please read your policy for details of cover, limits and exclusions.	Section 1a and general exceptions.
Damage to other people's property This policy covers damage to any other people's property caused by an accident your motorhome is involved in.	The most we will pay is £20 million.	Section 1a.
Using your motorhome abroad	This policy provides full policy cover in: <ul style="list-style-type: none"> Any country that is a member of the European union; and Any other country listed on the back of your certificate of motor insurance If cover is required in any other country and we agreed to provide that cover we will provide you with an international insurance certificate (green card) for the period of your journey if you pay us the required premium. 	Section 8.
Motorhome stereos and other audio equipment This policy covers loss or damage to any motorhome stereo and other audio equipment permanently fitted to your motorhome.	There are no limits on the cover we provide for equipment fitted to the manufacturer's specification for your motorhome. We will pay up to £500 for equipment not fitted to the manufacturer's specification for your motorhome. This limit will apply after taking off any excess that applies.	Section 2.
Medical expenses This policy covers medical expenses if you or your passengers are injured in a road accident involving your motorhome.	The maximum payout for one incident will be shown under applicable endorsement(s) in your policy schedule.	Section 5.
Replacing your motorhome with a new one We will replace your motorhome with a new one if yours is less than 12 months old from the date of first registration and is: <ul style="list-style-type: none"> stolen (and not found) damaged (in a way that is covered by the policy) and the repair costs are more than 60% of the manufacturer's UK list price (including tax and VAT) at the time of the loss or damage. 	Your motorhome must be less than 12 months old from the date of first registration at the time of loss or damage and: <ul style="list-style-type: none"> a you are the first and only registered keeper, or b you are the second registered keeper and the first keeper was a company we recognise as a main agent of the vehicle manufacturers. If a replacement motorhome is available that is the same make and model as yours, we will replace it with that motorhome. If not replacement motorhome is available, we will pay you the price of your motorhome, its fitted accessories and spare parts as set out in the manufacturer's last UK price list. This can be extended, please refer to the applicable endorsement section of your policy wording.	Section 2.
Temporary replacement car We provide a free replacement car for up to 28 days when your motorhome is being repaired under this policy.	Your motorhome must be repaired by a Ageas Insurance Limited partnership repairer. The loss or damage must have happened in the UK and you must be 25 or older at the time of the claim. This cover is not available if your motorhome: <ul style="list-style-type: none"> a would cost more to repair than the motorhome is worth; or b has been stolen and has not been found. 	Section 10.
Emergency medical treatment Under the Road Traffic Acts, we will pay emergency treatment fees.	Any payment under this section will not affect your no claim discount.	Section 1d.
Excess The excess is the first amount of any claim for accidental damage that you must pay. The amount of the excess depends on the make and model of your motorhome.	A £100 excess for fire and theft and malicious damage also applies to this policy. <ul style="list-style-type: none"> A higher excess for accidental damage applies if your motorhome is being driven by an inexperienced driver or someone who is under 25. If you have asked for a voluntary accidental damage excess, this will apply as well as any other excesses. 	Your policy schedule and endorsements GMH001, GMH003 and GMH004.

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Features and benefits continued		
<p>Repairing and replacing glass</p> <p>The policy covers:</p> <ul style="list-style-type: none"> Repairing and replacing broken glass in your motorhome's windscreen, back windscreen, sunroof or side windows; and Repairing any scratches to the bodywork caused by the broken glass (as long as there has not been any other loss or damage to your motorhome) 	<p>£75 excess applies if using an approved repairer. £125 excess applies if using a non-approved repairer. Please refer to your policy booklet and policy schedule for more details.</p>	Section 6.
<p>Personal accident benefits</p> <p>We provide benefits if you or your husband, wife or civil partner are accidentally injured in the EU while travelling in or getting in and out of any motorhome and this injury alone results, within 3 months, in:</p> <ul style="list-style-type: none"> Death; Permanent and total loss of sight in one or both eyes; or Loss of one or more arms and legs. 	<p>The injury must be diagnosed, to the death certified, by a doctor registered to practise in the European union.</p> <p>If you or your husband, wife or civil partner have any other motorhome insurance policy with us, we will only pay the benefit under one policy.</p> <p>The maximum for one incident will be shown under applicable endorsement(s) in your policy schedule.</p>	Section 3.
<p>Personal belongings</p> <p>The policy covers:</p> <ul style="list-style-type: none"> Personal belongings (excluding permanent fixtures and fittings) or baggage in your motorhome; An awning or toilet tent attached to or in the vicinity of your motorhome; Portable televisions, radios or cassette players. For loss or damage caused by fire, theft, attempted theft or an accident while they are in or on your motorhome. 	<p>The most we will pay for portable televisions, radios or cassette players is £350.</p> <p>The maximum pay-out for one incident will be shown under applicable endorsement(s) in your policy schedule.</p> <p>A list of items we do not cover is shown in the policy.</p> <p>We will not cover belongings left in an unoccupied motorhome if the motorhome is unlocked, the windows or roof opening are open or the keys are in or on the motorhome.</p> <p>We will not cover loss or damage to mobile phones or portable electronic navigation equipment, for example, sat nav.</p>	Section 4.
<p>Hotel and travel expenses</p> <p>If your motorhome cannot be driven after an accident or loss covered by this policy.</p>	<p>The most we will pay in any one incident is £400.</p> <p>For limits of cover, please refer to applicable endorsements in your policy wording</p>	Section 7.
<p>No claim discount</p> <p>If you do not make a claim, we will give you a no claim discount.</p>	<p>You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years between them.</p> <p>If you no claims discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured.</p> <p>You cannot transfer your no claims discount to someone else.</p> <p>You will not lose your no claim discount if:</p> <ol style="list-style-type: none"> we recover, from a third party, all money we have paid out; the only claim you made is under either section 6 or section 1d of this policy; or you make a claim because your motorhome is hit by a driver who is uninsured, has been identified and who was solely to blame for the accident. 	Section 9, you policy schedule and endorsement GMH006.
<p>Motorhome sharing</p> <p>Your policy covers for carrying passengers for social purposes in return for payment.</p>	<p>For the cover to apply:</p> <ul style="list-style-type: none"> Your motorhome must not be built or adapted to carry more than eight passengers (not including the driver); You must not be carrying the passengers as a business; and You must not be making a profit from the passengers' payments. 	Section 11.
<p>Cover when your motorhome is being serviced, examined or repaired</p> <p>When your motorhome is with a motor trader at a garage or similar premises for a service, examination or repair, comprehensive cover continues to apply to you and only your motorhome.</p>	<p>We will ignore the limitations about driving and use described in your certificate of motor insurance while it is being driven by (or in the care of) a motor trader or their employee.</p>	Section 12.
<p>Replacing child car seats</p> <p>This policy covers child seats fitted in your motorhome if it is involved in an accident or damaged as a result of fire or theft.</p>	<p>We will pay up to £250 towards the cost of replacing the child seats.</p> <p>To be able to claim for your child seats there must also be evidence of loss or damage to your motorhome.</p>	Section 2.

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Summary of cover we provide	Details and limits	Section of policy that contains more details
Main exclusion and limits		
Failures and breakdowns	This policy does not cover and mechanical, electrical or computer failure, breakdown or breakage.	Section 2.
Deception	We will not cover loss of your motorhome by deception by someone who claims to be a buyer or a buying or selling agent.	General Exceptions.
Motorhome left unoccupied	We do not cover loss or damage if your motorhome is left unoccupied and is unlocked, the windows or roof opening are open or the keys are in or on your motorhome.	Section 2.
Driving other cars Your certificate of motor insurance will tell you whether this policy covers you while you are driving any other cars. You are not allowed to use this section to secure release of a motor vehicle which has been seized by or on behalf of any government or public authority	We will not cover loss of or damage to the car you are driving. a We will cover you as long as: b you do not own the car; or c you have not hired it under hire purchase or leasing agreement. The cover only applies if: a there is no other insurance in force which covers the same claim b you have the owner's permission to drive the car; c you are driving the car in the UK; and d you still have the motorhome you insured under this policy and it has not been damaged so that it would cost more to repair than it is worth.	Section 1e and your certificate of insurance.
Trailer cover	Loss or damage to any trailer, caravan or vehicle, or their contents, while being towed by or attached to your motorhome unless shown under applicable endorsement section of your policy wording.	Section 2.
Nonstandard electronic equipment	We will not cover loss or damage to televisions, phones, games consoles, electronic navigation equipment (for example, sat nav) or radar detection not permanently fitted to your motorhome and which was not part of the manufacturer's specification when the motorhome was first registered.	Section 2.
Government and local authorities	We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your motorhome.	Section 2.
Family and people living with you	We will not cover loss or damage to your motorhome if, at any time it happens, it is being driven or used without permission by someone in your family or someone who is living with you (unless you report the person driving or using your motorhome to the police for taking your motorhome without your permission).	Section 2.
Using your motorhome on a racetrack	This policy does not provide cover for using your motorhome on a racetrack.	General exceptions.

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Cooling-off period

We hope you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have claimed for the total loss of your motorhome or an accident had happened when you would make that claim.

To cancel your policy, please contact the broker or intermediary who sold you your policy.

Your and our rights to cancel your policy

After 14 days, you can cancel this policy at any time by writing to us or calling your broker. As long as you have not made a claim under the policy, we will refund part of your premium based on the period of cover that was left to run at the time you cancelled. We will cancel the policy from the date we received notification to cancel from you.

We, or your broker or intermediary, may cancel this policy by giving you 7 days' notice in writing. We will send this notice by recorded delivery to your last known address. You must send us the certificate of motor insurance before we can refund part of your premium.

Making a claim

If you want to make a claim, please phone 0370 240 1895 (00442392205450 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 85 44 (0044 2392205450 if you are phoning from outside the United Kingdom).

How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number or policy number and the reason for your complaints. We may record phone calls.

For complaints about claims, contact the Claims Director at:

Ageas Insurance Limited
Personal Insurances Claims Centre
1 Port Wat
Port Solent
Portsmouth
PO6 4TY
Phone: **0844 748 0117**
E-mail: claims.director@ageas.co.uk

For complaints about your policy, contact Shield Total Insurance Services at:

2nd Floor Juniper House
Warley Hill Business Park
The Driver, Great Warley
Brentwood
Essex
CM13 3BE
Phone: 01277 243021
E-mail: complaints@shieldtotalinsurance.co.uk

We promise to:

- Acknowledge your complaint within five days of receiving it;
- Have your complaint reviewed by a senior member of staff;
- Tell you the name of the person managing your complaint; and
- Respond in full to your complaint within 28 days. If this is not possible for reason, we will write to you to explain why we have not been able to settle the manner quickly. We will also let you know when we will contact you again.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning 0207 741 4100.

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Ageas.co.uk
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