

Shield Motorhome Insurance

Insurance Product Information Document

shield
TOTAL INSURANCE

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This document provides a summary of the key information for this product. For full details of your cover, please read your policy booklet, certificate of motor insurance and schedule.

What is this type of insurance?

This is an annual motorhome insurance policy that is underwritten by ERS Insurance Limited. The cover that you have selected is **Comprehensive** cover.



What Is Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✓ Damage to the motorhome – we will cover accidental damage to the motorhome.
- ✓ Claims against you or other named drivers if someone dies or is injured in an accident involving the motorhome.
- ✓ Someone else's property being damaged as a result of an accident involving your motorhome.
- ✓ Driving abroad - whilst driving the motorhome abroad, you will be covered by the same sections that you have in the UK.
- ✓ New motorhome benefit – provided if we decide not to repair the motorhome or the motorhome has been stolen and it is under the age shown under your Applicable Endorsement(s) and you are the first and only keeper, unless registered by a main agent of the motorhome's manufacturer first.
- ✓ Loss of or damage to the motorhome by fire, theft or attempted theft.
- ✓ Permanently fitted equipment in the motorhome, such as sat navs, stereos and entertainment equipment.
- ✓ Camping equipment and personal belongings in the motorhome, such as awnings, toilet tents and general camping equipment.
- ✓ Repair or replacement of the windscreen or window glass in the motorhome.
- ✓ Replacement locks and keys if the motorhome keys or any other device used to unlock the motorhome has been lost or stolen. Including the removal of any axle lock, wheel clamp or similar device.
- ✓ Replacement child car seats if they were in the motorhome at the time of the incident.
- ✓ Medical expenses of anyone who is injured while they are in your motorhome as a result of an accident involving your motorhome – see Applicable Endorsement(s) for limits.
- ✓ We will pay the amounts shown under Applicable Endorsement(s) if you or your husband, wife or civil partner is involved in an accident and within three months of that accident if it is the only cause of death or injury.

Optional Cover

- Dependant on your eligibility, you may be able to protect your No Claims Discount. Please see your documents or speak to your insurance adviser for more information.



What Is Not Insured?

For a full list of what is and isn't covered please refer to the policy booklet.

- ✗ We won't cover claims if your motorhome is stolen because you left it open, unlocked, or you left your keys in or on it.
- ✗ Amounts above the market value and specified limits.
- ✗ General wear and tear - including any failure of the motorhome's equipment, electrics or mechanics.
- ✗ Acts of war or terrorism.
- ✗ We won't pay a claim if the motorhome is stolen or damaged by anyone you know who uses the motorhome without your permission – unless you've reported them to the police for doing so.
- ✗ Any excesses including windscreen excesses.
- ✗ We won't pay claims if you, or anyone allowed to drive under this policy, deliberately damages the motorhome. And we won't pay claims if you allow your motorhome to be used for anything to do with crime.
- ✗ We won't pay claims caused by rot, fungus, mildew, insects, vermin, domestic animals, atmospheric or weather conditions.
- ✗ We won't pay claims if you or any named drivers use the motorhome for any purpose not listed as acceptable on your certificate of motor insurance.



Are there any restrictions on cover?

- ! We will not pay more than market value of the motorhome at the time of the loss or damage, less any excesses that may apply.
- ! Property claims against you or other named drivers are limited to £20 million and £5 million for costs and expenses.
- ! Driving the motorhome abroad is restricted to the European Union for the number of days shown in your Applicable Endorsement(s). If we agree to cover you in any other country we will give you an international certificate (green card) for an additional premium.
- ! New motorhome benefit - if the same motorhome is not available, we will get you a similar motorhome with the same list price, or we will give you the amount you paid for your motorhome when you bought it.
- ! There is a limit to windscreen cover if ERS approved glass repairer is not used.
- ! There is not a limit for permanently fitted audio, navigation and entertainment equipment that has been fitted by the manufacturer and £500 for non-manufacturer fitted.
- ! There is a limit for camping equipment shown in your Applicable Endorsement(s).
- ! There is a limit of £35k legal costs
- ! Personal accident will not cover anyone who is 80 or older at the time of the accident or any bodily injury or death caused by suicide.



Where am I covered?

- ✓ You and any named drivers are covered in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. You and any named drivers are also covered to drive in the EU for the number of days shown in your Applicable Endorsement(s). Additional countries may be available on request and for an additional premium, please refer to your insurance adviser.



What are my obligations?

- You must inform us without delay of any changes in your situation, including any named drivers. In the event of a claim, you must notify us as soon as possible.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or cause us to suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Looking after the motorhome - you need to make sure that the motorhome is road worthy and safe to drive at all times. You must protect the motorhome and any equipment from being stolen or damaged.
- You must meet the terms of any endorsements. Endorsements are additional terms that apply to your policy, you'll find details on your policy schedule.



When does the cover start and end?

- Your policy will be effective from the date you have requested, shown on your Proposal Form or Statement of Fact, and will run for a period of 12 months. Please see your schedule for details.



When and how do I pay?

Premiums are due prior to the start of the insurance. Please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE for details.



How do I cancel the contract?

To cancel your policy please contact Shield on 01277 243004 or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE. How much money you get back will depend on how long you've had the policy for, and whether a claim has been, or may be made.

Cancelling before the policy starts

If you cancel the policy before the start date, we'll refund you your entire premium.

Cancelling within 14 days from the start of the policy

If you cancel within the first 14 days we'll refund you for the time that is left on the policy, providing a claim has not been, or may be made.

Cancelling after the 14 day period

During the first year of the policy if you cancel after the first 14 days and as long as a claim has not been, or may be made, we will refund part of your premium on the following basis:

- Over 15 days and up to 1 month cover 75%
- Over 1 month and up to 2 months cover 70%
- Over 2 month and up to 3 months cover 50%
- Over 3 month and up to 4 months cover 40%
- Over 4 month and up to 6 months cover 25%
- Over 6 months and up to 8 months cover 10%
- Over 8 months cover - no refund

We will refund you for the time that is left on the policy (plus insurance premium tax, where applicable).

If you've made a claim while your policy was in force, or something has happened which might lead to a claim - then you will not receive any refund.