

Motorhome Insurance

Insurance Product Information Document



Companies: Markerstudy Insurance Company Limited and/or its co-insurers

Markerstudy Insurance Company Limited and/or its co-insurers whose names and addresses are available on request. Authorised Insurers, registered in Gibraltar (Reg. No. 78789).

The Company is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 206322).

This document provides a summary of the key information relating to this motor insurance policy and should be read in conjunction with your Policy Wording, Policy Schedule, Certificate and proposal form or statement of fact to ensure you understand the full terms and conditions that apply. [MICLMHOMECOMP04/19]

What is this type of insurance?

MISL MKS Motorhome - Motor Insurance policies provide the level of cover you are required, by law, to have to drive your vehicle on the road. This Comprehensive policy also provides cover for damage to your vehicle following an accident, fire or theft.



What is insured?

- ✓ Legal liability for death or injury to any other person, including passengers
- ✓ Legal liability for damage to other people's property up to £20,000,000
- ✓ Loss or damage caused accidentally, or as a result of malicious damage, fire or theft up to the market value
- ✓ Windscreen repair / replacement
- ✓ Personal Accident Benefits: For you or your spouse/civil partner for death, loss of limbs or sight (up to £5,000)
- ✓ Medical expenses. Up to £200 per person
- ✓ Contents. Up to £2000 (single article limit - £300)
- ✓ Equipment. Up to £1000
- ✓ Foreign use. For up to 180 days in total in any period of insurance
- ✓ Replacement locks up to a value of £500 if your vehicle key or the vehicle entry system for the insured vehicle is stolen.
- ✓ Uninsured driver promise – Excess will be refunded and No Claim Bonus level reinstated if you are involved in a non-fault accident with an uninsured motorist
- ✓ Vandalism promise - No Claim Bonus level will be reinstated if the insured vehicle is vandalised
- ✓ Emergency transport & accommodation cover
- ✓ Child car seat cover



What is not insured?

- ✗ You will be responsible for the first part of any claim – this is known as the "Excess". The Excess will be shown on your Schedule or in the Document of Insurance and can be advised to you by your insurance intermediary
- ✗ If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay the following additional Excess,

Drivers	Amount of excess
Under 21	£300
Aged 21 to 24	£200
Aged 25 or over but not holding a full UK driving licence	£150
Aged 25 or over holding a full UK driving licence for less than a year	£150

- ✗ Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive
- ✗ Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured
- ✗ Loss or damage caused by an inappropriate type or grade of fuel being used
- ✗ Loss of or damage to tyres caused by braking, punctures, cuts or bursts
- ✗ Loss or damage caused deliberately by you or any person who is in charge of the insured vehicle with your permission
- ✗ Any liability to others, or loss or damage to any vehicle covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT certificate when needed or the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer's specifications.
- ✗ Mechanical, electrical, electronic, computer or computer software breakdowns, failures, faults or breakages.
- ✗ The loss of, or damage to, your vehicle resulting from fraud, deception or attempted fraud or deception or by the use of a counterfeit cheque or other form of payment which a bank or building society will not authorise.



Are there any restrictions on cover?

- ! Where an excess applies you will be required to pay this in the event of a related claim. Excesses are shown on your schedule or in the Document of Insurance
- ! 'Driving other cars', cover is excluded from this policy.
- ! Section D – Provision of a Courtesy Vehicle cover is excluded from this policy.
- ! Loss or Damage in respect of theft or attempted theft of your vehicle may be excluded unless your vehicle is kept as you declared at inception or renewal or following a change of address ie: garaged or on private property
- ! Your policy cover may be inoperative and of no effect if your vehicle is driven in excess of the annual mileage you have disclosed at the inception or renewal of your policy. Please refer to your insurance intermediary for confirmation of cover
- ! Loss or damage in respect of theft or attempted theft of your vehicle may be excluded if you have an alarm, immobiliser or tracking device fitted to your vehicle and it is not operative. Please refer to your insurance intermediary for confirmation of cover.
- ! Loss of use of Your Motorhome is not included under this policy.
- ! Your policy cover will be inoperative and of no effect if the vehicle is being used as a permanent residence.
- ! Cover for contents and equipment is not 'new for old' and a deduction will be made for wear and tear. The full market value must be disclosed at the inception of your policy and in the event of a loss, if the full value has not been disclosed, you will only be entitled to recover from us the proportion of the loss that the declared value bears to the total value of your property.
- ! A depreciation deduction of 10% for each year of ownership, up to a maximum of 6 years, will be made to the items claimed for under this section of the policy. Proof of ownership will be required for these items.



Where am I covered?

You are covered to drive in:

- ✓ UK
- ✓ Any member country of the European Union for up to 180 days in total in any period of insurance
- ✓ Andorra, Iceland, Liechtenstein, Norway, Switzerland, Serbia for up to 180 days in total in any period of insurance

You must notify your insurance intermediary of the details of any journey outside of the UK prior to travelling.



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with full details as soon as possible
- You must tell us about any changes to your details as soon as possible as failure to advise us may invalidate your insurance and any claim may be refused



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified in your Policy Schedule



How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your insurance intermediary.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your insurance intermediary.

Full cancellation details are contained within your policy booklet, a copy of which is available from your insurance intermediary.