



# NOT so nice to come home to!

Motor home enthusiasts planning longer trips abroad need to be extra careful about their home insurance policy.

Some of our best friends are insurance companies, but even friends have their faults! And few things in life are more distressing than finding that you've paid your premium year after year but aren't actually covered when you eventually make a claim.

"Didn't you read the small print about leaving your home unoccupied for more than 30 days?," says Insurer X or Insurer Y. "Your policy doesn't allow you to swan off and enjoy yourselves like that. Sorry! Next customer, please..."

Too many unlucky motor caravaners, like Mr and Mrs Roamer, (name changed to protect their identity) have come back to base and found out the hard way that comprehensive home insurance is not always as comprehensive as they thought.

**FACT:** most normal household insurance policies become invalid the moment a property is left unoccupied for 30 or, at best, 60 days. It's no use claiming ignorance after the event – exceed the specified time limit by a single day and your claim will be turned down flat by those friendly souls at the call centre.

Criminal damage, vandalism, theft, fire, earthquake, total destruction or just a water leak that could have happened any time... if you've overstayed your permitted holiday period, the result will be zero compensation and massive heartache.

## CHECK BEFORE YOU PACK

Fortunately, *Comfort* – the leading name in specialist motor home insurance – has got

to grips with the problem to develop a totally new insurance product of their own. As of now, responsible property owners can lock up and head off on the open road for up to six consecutive months enjoying full protection for their home and everything in it.

Sad to say, summer is a prime time in the crime year, with long light evenings and nice empty houses making a burglar's life a very easy one indeed. So, whether you're planning a fixed length or open ended trip, now is the time to scan that small print.

Check out how long your existing household policy allows you to be away from home without needing to worry about the repercussions of uninvited visitors or untoward events.



Some well known insurance companies, for instance, will only allow you a miserly 30 days of freedom before you need to head home again, and at best the even more understanding insurers impose a strict 60 day time limit.

30 days or 60 days? Take it or leave it! Either way, it's not nearly long enough for the young in spirit with time, inclination and means to go wherever they want for as long as they want up to 180 days.

## THIS IS WHERE COMFORT COME IN!

*Comfort Insurance* is a specialist company that has been serving home and motor home owners for the past 10 years.

During this time they have provided cover for tens of thousands of enthusiasts with models of every description, from cherished old travelling warhorses that have already explored half the continent to brand new state of the art £100K homes from homes.

Through this in-depth involvement with the motor caravan and motor home world, the company was alerted to the fact that many clients erroneously believed their homes were fully insured as long as they had paid the premium and asked a neighbour "to keep an eye on things". A good idea in its own right but, as the Roamers and others have discovered to their cost, woefully insufficient to convince an insurance company that a property is occupied.

## INTRODUCING THE RIGHT TO ROAM

The answer developed by *Comfort* is home insurance that allows a home to be unoccupied up to the maximum length of time a vehicle can remain in any EU country,

which is 180 days, before it needs to be registered there.

At almost six calendar months, this generous time frame gives *Comfort's* clients "the right to roam" across the UK and continental Europe without always keeping a close eye on the time and date.

The company will be delighted to provide more information and a quotation on this exclusive tailor made policy to any reader of this magazine... *Bon voyage!*



Motor Caravan INSURER OF THE YEAR 2006

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## THE MOTOR CARAVAN OWNER'S HOME SECURITY GUIDE

A home insurance policy from *Comfort* provides vital financial protection for your home and its contents during long absences, but we would be the first to emphasise that money isn't everything. For maximum peace of mind it is essential to take every possible security precaution before you go away. Our FREE HOME SECURITY GUIDE for motor caravan owners lists all the recommended procedures, from obvious precautions like cancelling the newspapers and arranging for your mail to be held or collected, to the installation of time switches and transfer of valuable documents to a bank safe. Please ring us on 0845 602 0281 for your FREE copy of this invaluable security guide.