

Keep it covered

■ WORDS David Serpell

Motor Caravan GOLDEN RULES OF INSURANCE

- 1** Shop around and don't pay for cover you do not require, but remember that the right cover when you need it is worth that little extra
- 2** Make sure that your insurer operates to the standards of the Financial Services Authority (FSA) with clear, comprehensive paperwork that tells you all you need
- 3** Review your sum insured every year – there is no point in paying a premium for a sum insured that is more than your vehicle is worth, unless you have 'new-for-old' cover
- 4** Obey the security requirements of your chosen policy. Some offer discounts for specified devices, but a claim may be invalid if the device was not in use
- 5** Always lock your vehicle when unattended and take away the keys. A claim arising when the key was in the ignition or nearby will be refused, as will one for theft arising when the vehicle was not locked
- 6** Drain your vehicle if frost threatens; frost damage from un-drained systems is not covered by these policies
- 7** Don't let anyone purporting to be a purchaser or purchaser's agent have access to the vehicle (or drive it) unattended. Loss of your motorhome through deception is not covered
- 8** Don't let anyone who is not on the schedule drive (including sons, daughters or friends). The policy only covers the people you put on your proposal
- 9** When abroad (or even at home), always take your insurance certificate, policy and registration document with you, and keep photocopies of these at home
- 10** Keep records and photos of what is fitted to your motorhome and notify your insurer of any alteration to its equipment or specification

Our annual insurance survey proves that it pays to shop around for motorhome cover and that price is not the only factor to consider

WITH PREMIUM quotations for one of our sample motorhomes ranging from £310 to £851, the case for shopping around has never been stronger – but buying insurance cover is not like choosing an off-the-shelf item like a pair of shoes. Of course you need to make sure that the cover on offer suits your personal plans. Does it allow enough cover for trips abroad? Is legal protection included? Is there a breakdown package? Beyond this, however, you need to be clued up about a few other factors, including the impact policy excesses can have.

Gambling with excess

To most of us insurance is a necessary evil; an expense we have to bear that provides protection we hope will never be called upon. In consequence, it is only natural to think that cheapest is best – but it's worth weighing up the odds before pitching for a low premium accompanied by a high policy excess.

Here's how it works: fortunately, total loss claims relating to motorhomes are few in number. The vast majority of claims relate to lesser problems, minor accidents, thefts and vandalism, with costs varying from a few hundred to a few thousand pounds. Your policy stipulates an excess, the amount of each and every claim that you must bear yourself, typically ranging from £100 to £500.

Now an example, if your motorhome is stolen and not recovered, paying the first £300 of the claim doesn't seem too bad. But most claims are much smaller and you still have to fork out that £300 towards a claim of, say, £500 – and it doesn't stop there. You soon realise that claiming that paltry £200 will lose you some no claims discount, so next year's premium will go up, and you end up by paying the whole bill and not putting in the claim at all. The companies know this, and tempt you to accept a higher excess in return for a lower premium. From our survey, you stand to gain perhaps £25 to £30 for an extra £150 on your excess – pretty poor value we reckon – unless you are totally confident that you won't have any claims. As Dirty Harry puts it, 'are you feeling lucky?'

There are a couple more tricks to watch out for. In the hope that you will be beguiled by the premium alone, some companies quote using a £250 excess when the policy only requires £100. This keeps the premiums looking competitive, but lands you with a higher 'voluntary' excess you didn't have to have. In the table we have tried to show the range of excesses available with each policy, as well as any compulsory ones. There is just one policy, from Towergate-Bakers, that will insure most vans with no compulsory excess. If you don't like the excess quoted, ask for a reduction – or look elsewhere.

Lastly, play the postcode game. Each insurer sets its premiums by postcode areas, and according to their experience within those areas. So a company that has never had a claim from around where you live is likely to ask less by way of premium. As ever, it pays to shop around.

Help when you need it

There must be very few of us who venture forth in our vans without the protection of breakdown cover, and here the insurers have done us a great service by making roadside rescue policies available at a fraction of the cost achievable by private individuals. The vital thing here is to make sure that the size of your vehicle is catered for, as some recovery schemes stipulate maximum dimensions or weights that they will carry – and being stuck on a hill in the Ardeche is no time to find out that your provider cannot cope with your eight-metre motorhome.

Some breakdown schemes are now available on a stand-alone basis, among them MCIA and Shield, allowing you to pick-and-mix your main cover and your rescue policy. In addition, some companies such as Budget, Caravan Guard and SAGA offer two levels of breakdown cover, UK plus EU, or UK-only for a reduced fee. We have tried to highlight these options.

Our own experience over several years has only required the services of a breakdown company on two occasions – both of them on our own driveway. It is great to feel that your motorhome is secure, but it is easy to forget that alarm and tracking systems consume current from the vehicle battery. Like many

motorhomes, our own leisure vehicle sometimes rests on its wheels for weeks at a time. Add some cold weather, and suddenly you have the embarrassment of a non-starter – we aren't alone, are we? I am therefore wary of those breakdown policies that offer everything except home-start. I wouldn't be without it.

The advent of the Financial Services Authority, the FSA, as the regulatory authority for insurance sounds about as interesting as watching washing-up water go down the drain, but it has brought about some worthwhile changes that really protect our interests as consumers.

It is now a requirement that the details of any proposed policy, including all your declared particulars, are set in front of you, in print, for checking before you are committed to the contract – whether generated by phone or Internet. The same applies at renewal time, when once again you should be able to check and verify or amend the details upon which you are renewing your contract.

This year, along with our mystery shopping for quotes, we also asked for samples of each company's renewal paperwork, and the variation is huge. At worst we received a mountain of closely typed paperwork from which we were supposed to winkle out the details – the most extreme example contained 26 pages. Apart from boosting shares in paper companies, this is lazy and ridiculous on the part of certain scheme operators. Both the big clubs and Shield lose points for cluttered, unclear paperwork. By contrast, some can take a bow for the clear, easy-to-check format of their forms. Budget,

Towergate-Bakers, Comfort, SAGA and Safeguard earn bonus points for clarity here, with streamlined paperwork that makes their offers transparent, and gains your confidence too.

So you may be aghast at the wad of paper that heralds the arrival of your quotation or your policy renewal – but do pick the bones out of it and make sure you are getting the cover you want. If you fail to spot an inflated excess, forget to add or subtract a driver or advise about a change of storage address you could bitterly regret skimping the job later on. And remember, if you spot something you don't like, you have 14 days' 'cooling off' period during which you can change your mind – not many companies tell you that.

Surfing to insure

Even those of us with plenty of grey hairs are becoming more Internet-savvy these days, and the web is the obvious place to research a market without leaving home. The more progressive insurers have told us that 30% to 40% of their enquiries now originate in cyberspace. With this in mind, we set our mystery shopping team to get one of our sample quotes via the web, with very mixed results. Most companies have a website, giving some amounts of detail about the motorhome policy. In some instances,

THE 2006 SURVEY

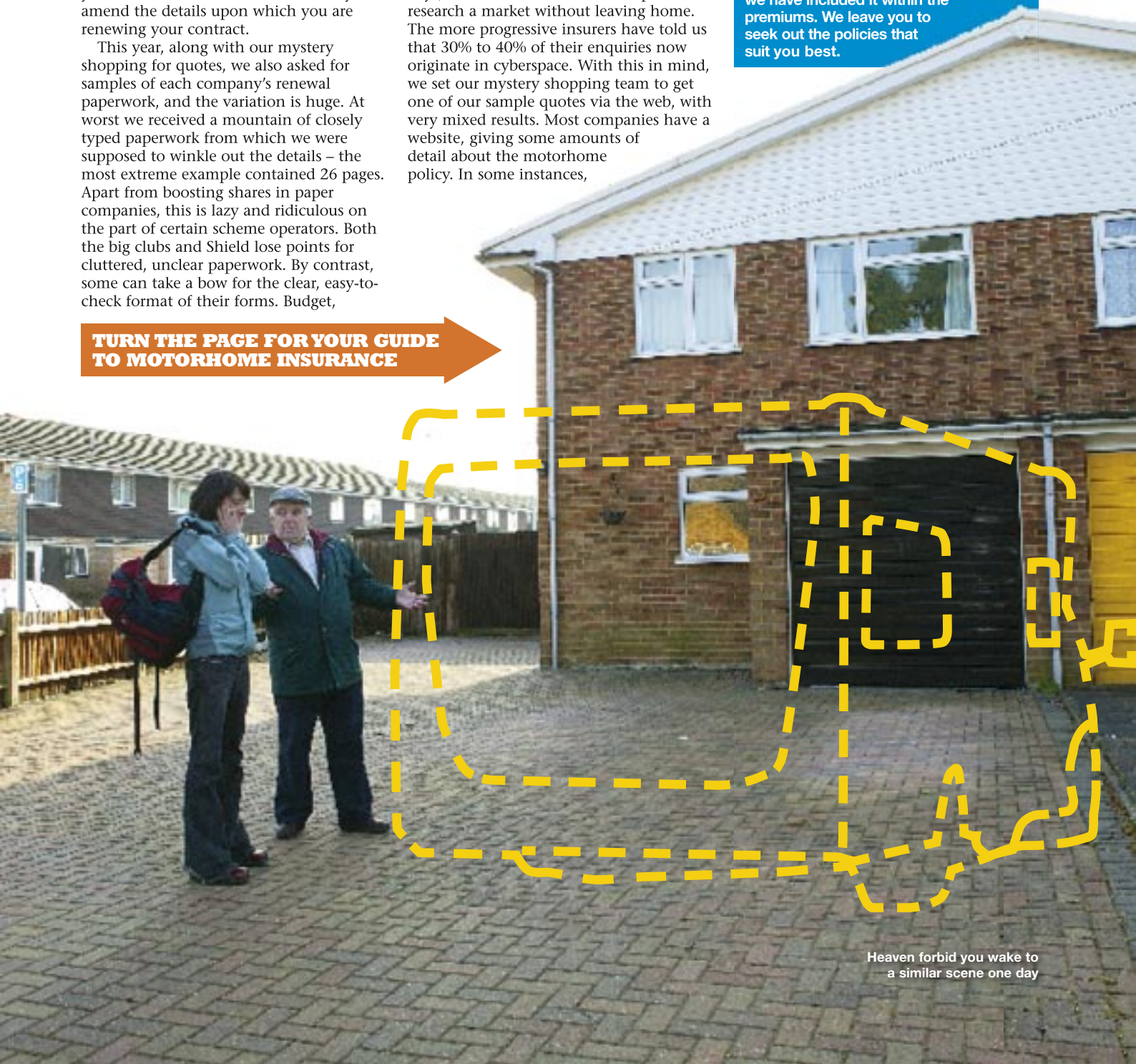
19 companies were surveyed this year. Budget now offers specialist motorhome cover but A-Plan does not any longer. Our two test cases were:

■ A couple aged 48 and 49 from Kings Lynn buying a 2000 Autocruise Stargazer for £19,995

■ A couple aged 52 and 57 from Sheffield buying a new Adria Izola 697 for £40,999, using the Internet for quotes.

Both couples have clean licences, are members of a club and have no motoring claims behind them. Virtually all policies included emergency accommodation cover and some cover for awnings, personal possessions and even personal accident cover. To provide the most up-to-date information in other areas we have not detailed these items. Where legal expenses cover is an option we have included it within the premiums. We leave you to seek out the policies that suit you best.

TURN THE PAGE FOR YOUR GUIDE TO MOTORHOME INSURANCE



Heaven forbid you wake to a similar scene one day



Take care: the effects of a camp site fire can be devastating so make sure you're covered

that's as far as it went; the next step was a phone call. Several do let you submit your proposal online. You then get either a phone call or a quotation by post, and we found this service, as provided by MCIA, Park Homes, Safeguard and Tourer Select worked successfully.

Two companies, SAGA and Comfort go a stage further and offer a complete 'buy online' facility. Cheekily, we asked for a quote for a new Adria on a Renault chassis, only recently available in the UK. Comfort fell at the final hurdle, as Adria is not in its list of possible converters. SAGA did produce a quote because its proposal cunningly asks for engine size but not make. Several other companies are planning to offer online quoting over the coming months. It's a great way to do business, but remember to get a full printed statement of every part of the contract before committing yourself.

Preventive medicine

I meet many motorhomers during the year, and their attitudes to security fall into two categories. Some grumble about the cost of systems, on the basis that 'you shell out hundreds of pounds and get nothing for it'. Others, including yours truly, imagine how bad it would be if your home-on-wheels was to disappear and so take precautions accordingly. At the same time, we continue to campaign for discounts from the insurance companies to help offset the cost of these devices. After all, we are reducing their risk and our own.

Now, at last, some companies are starting to see the light. Caravan Guard, a long advocate of good security, has lowered premiums for many vehicles this year, and offers whacking discounts for approved alarms and the Phantom tracking system.

Much the same can be said about Towergate-Bakers, and we learn that Club Care, the insurance arm of The Camping and Caravanning Club, is launching a new scheme around the Phantom with extra discount in 2006. Safeguard and Park Homes also offer discounts for those taking precautions. When considering tracking

devices, take a proactive system. Passive systems do nothing until you discover that your van is missing. Sure, it can then be traced if it is still within a practical radius – but if you didn't notice your loss for several days it may be in another country. Proactive systems notify you as soon as the van starts, and the Phantom system provides an alert if your alarm is set off by intruders, offering real-time protection.

Similar logic applies to storing your motorhome. Storage behind a farm gate with only a goat for supervision may just prove an irresistible invitation to the thieves – and be unacceptable to your insurer. It is vital that you declare where, and with what protection, you store your motorhome. Increasingly, insurers require that storage away from home meets the silver or gold standards established by CaSSOA, the Caravan Storage Site Owners Association, and we believe they are right to do so, but again, look for a discount.

Finally a small disclaimer, our report is based on what the insurance companies have said to our researchers. We cannot guarantee accuracy, although we have tried to summarise the facts correctly to help you when renewal comes around.

We want your help

The one thing we cannot explore in this survey is the most vital factor of all, how well the companies look after you when a claim arises. We would like to hear from you about your claims experience, both good and bad. Your replies will be kept private, but we might need to contact the insurance companies concerned to verify the facts and to hear their side of the story. No personal details will be published without your express permission. Let us know your claims experience including:

- Your name, address and phone number (state if this is daytime or evening)
- How long you have been motorhoming
- Age and model of motorhome involved
- Date of your claim
- Nature of your claim
- Name and phone number of insurer
- Your feedback on this survey – whether it's good or bad.

Adrian Flux Insurance

East Winch Hall, East Winch, Kings Lynn, Norfolk PE32 1HN

☎ 0800 783 1392

🌐 www.adrianflux.co.uk

UNDERWRITER Equity Red Star, also NIG, Norwich Union, Corinthian, Kinetic

POLICY EXCESSES According to vehicle value, ranging from £100 to £500. £50 for windscreens. Excess for our Adria was a whopping £500, only £100 for the Autocruise

NEW FOR OLD One year, optional agreed value for older motorhomes

CONTINENTAL COVER Available for up to 60 days per trip with unlimited trips on the quotes we received; journeys must be notified

BREAKDOWN COVER Breakdown cover, home-start and European cover available from Europ Assist at £42 for vehicles up to 2500kg GVW, £95 for vehicles over this, but only applies for up to 31 days per year

AGE LIMITS Campers covered from 19 years of age, motorhomes from 25. Cover available up to 79 years, individual referrals above this

RENEWAL NOTICE Clearly restates details of who is insured, NCB, annual mileage and the value of the vehicle. Also a flyer guaranteeing to beat competitive quotes from elsewhere

DISCOUNTS AVAILABLE Optional non-bonus scheme uniquely does not allow no claims discount, discount for certain security devices. Discount for fitting a Category 1 immobiliser, tracking devices and for being a member of certain clubs

WEB ACCESS The site has only promotional material. 'Click here for a competitive quote' is followed by 'quote me online'. On completion you're told that you will receive an email response. We did, within two hours

HOW WAS IT FOR US? It took 16 minutes to get the first quote. 'Policy fairly well explained – but I got an expletive when I asked for written confirmation!' said our researcher

WHAT CAME IN THE POST? Two confirmation letters along with straightforward summary of cover offered, but included a misleading 'special offer' of policy plus breakdown cover for an extra £42. Small print adds a further £55 for vehicles over 2.5 tonnes, ie all motorhomes. We didn't want the extra 'road-rage' cover, either!

QUOTES

2000 Autocruise, £20K: £254 without breakdown cover, £351 with full cover

2005 Adria Izola 697, £41K: £754.58 without breakdown cover, £851.58 with breakdown on special offer

SCORES

User-friendliness ★★★

Information ★★★

Paperwork ★★

Value for money ★★

VERDICT

The website expends a lot space telling you about optional extras it can supply, including personal accident and road-rage cover. Flux will find cover for all kinds of vans, including self-builds and RVs. Getting a quote was easy – but a high premium and that £500 excess makes the quote for our Adria unacceptable.

BEST NEWCOMER

Budget Insurance Services

First Floor, 12 Ironmonger Row,
Coventry CV1 1FD

☎ 0800 072 8796

🌐 www.budgetmotorhomeinsurance.com

UNDERWRITER Specialist policies from NIG, AXA, Equity Red Star and others

POLICY EXCESSES From £100, windscreens £60, can increase according to vehicle value. Our Adria could be covered with either £100 excess by AXA, or £250 excess with the addition of Cat 1 alarm by NIG

NEW FOR OLD One year

CONTINENTAL COVER 186 days (AXA), 90 days per trip (NIG), 60 days per trip (ERS), in all EU countries plus Croatia, Switzerland, Iceland and Norway. Insurer must be notified before departure

BREAKDOWN COVER Comprehensive RAC package covering UK only at cost of £69, UK and EU at cost TBA. UK package includes homestart, and EU package includes repatriation if required, and there are no restrictions on size of vehicle

AGE LIMITS 25 to 75

RENEWAL NOTICE Clear and comprehensive; shows what's included and what's not

DISCOUNTS AVAILABLE Up to 65% no claims discount (NCD) is available, 10% for club members, up to 20% for limited mileage

WEB ACCESS None when we asked, though an online enquiry facility is scheduled for early 2006

HOW WAS IT FOR US? Star operators got top marks from both our researchers. 'He was someone who listened and remembered what I had said.' Another, 'A joy to deal with – explained everything and made sure I was happy.'

WHAT CAME IN THE POST? Three confirmation letters, the Autocruise quote came twice! Quotes itemise exactly what is included and what other options are available – very easy to understand. Packs also included partly completed proposal forms, just needing the blanks filled in

QUOTES

2000 Autocruise, £20K: £271.28 without breakdown, £340.28 including UK breakdown

2005 Adria Izola 697, £41K: £559.89 without breakdown, £628.89 including UK breakdown (AXA, £100 excess). £387.80 without breakdown, £456.80 including UK breakdown (NIG, £250 excess)

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★★★

Value for money ★★★

VERDICT

Newcomers to the motorhome world, Budget has a dedicated motorhome team which won our universal praise for its friendly approach and product knowledge. Paperwork is clear and intelligible, and the alternative quotes offered for our Adria provide choice. One to watch.

Campton Insurance Brokers (UK) Ltd

126 High Street, Godstone,
Surrey RH9 8DX

☎ 01883 742460

UNDERWRITER NIG and KGM

POLICY EXCESSES £100 for fire/theft/damage claims (increased to £150 for our Autocruise, £200 for our Adria), £60 excess for windscreens

NEW FOR OLD One year

CONTINENTAL COVER Up to 90 days per year within stated territorial limits are included as standard, cover can be extended up to six months on request for approx £25 per month

BREAKDOWN COVER A comprehensive package from CALL ASSIST including homestart in the UK and full European cover is available 365 days per year at an extra premium of £60. Generous size limits are 5.5 tonnes, 30ft long, 8ft wide, 10ft high

AGE LIMITS 25 to 74, although renewals are accepted for higher ages

RENEWAL NOTICE None provided

DISCOUNTS AVAILABLE NCD up to 63% with guaranteed protection available when maximum level is reached. Discount of 10% available to members of recognised clubs. Up to 7.5% discount for fitting approved tracking device where this is not mandatory

WEB ACCESS None

HOW WAS IT FOR US? Getting a quote is not instantaneous – you ring in your enquiry and then wait to be rung back. Our first researcher gained very little knowledge about the policy, and the call-back quote of £318 proved to be £30 understated when the confirmation came. The second call-back came within the hour – but we would like to have learned more about the policy

WHAT CAME IN THE POST? You have to hunt through the pages of Campton's confirmation to find the ingredients of your overall premium if you want both uninsured loss cover and breakdown (as we did). Your details are not restated, it is up to you to start from scratch with a blank proposal form. Hard work compared with most – and we didn't like the discrepancy between phone and print

QUOTES

2000 Autocruise, £20K: £348.45 without breakdown, £408.45 including breakdown

2005 Adria Izola 697, £41K: £438.28 without breakdown, £498.28 including breakdown

You must have a Cat 1 alarm or tracking device fitted

SCORES

User-friendliness ★★

Information ★★

Paperwork ★★

Value for money ★★★

VERDICT

You will need a Category 1 alarm or tracking system if your vehicle has a value over £30K, but discount of 7.5% is available for those who voluntarily fit suitable devices. Campton will consider American RVs, demountables and fifth-wheel motorhomes, and self-builds subject to an engineer's report. Falling behind the best, and premiums can be beaten.

The Caravan Club

East Grinstead House, East Grinstead,
West Sussex RH19 1UA

☎ 0800 028 4809 (Broker)
0800 731 0112 (Mayday)

🌐 www.caravanclub.co.uk

UNDERWRITER AXA Insurance, NIG, Equity Red Star

POLICY EXCESSES £100 (AXA and Equity Red Star) or £150 to £200 (NIG) for loss/damage; £50/£60 for windscreen/glass claims

NEW FOR OLD One year

CONTINENTAL COVER Full cover for Continental trips up to six months long. Notify 14 days before travel to receive a travel pack

BREAKDOWN COVER Complicated and costly. UK cover for members only (£31 p/a) via the 'Mayday' scheme from Green Flag at £87. Continental cover comes separately from the Club's Red Pennant travel department. This is issued for a specified number of days, (eg £100+ for 31 days) or for long-stay touring

AGE LIMITS 21 to 79

RENEWAL NOTICE Multi-page renewal states the premium required, but lists masses of rights and obligations. Could be a lot more helpful

DISCOUNTS AVAILABLE Up to 60% NCD is allowed mirroring experience with a private car. Special 'Flat Rate' policies are available to members entitled to three years or more NCD. Having NCD protected adds about 14% to premiums. Minimal discounts for applying extra security to your vehicle

WEB ACCESS Go to the 'Insurance Services' button on the homepage, then locate 'Motorhome Insurance'. The site lists main policy features, but does not quantify most of the benefits. There is no online quote facility – but the call centre is open from 8am to 8pm

HOW WAS IT FOR US? Pleasant operators were good at listing policy details, if a little rushed. Irritatingly you have to make two more calls to get prices for breakdown cover for UK and abroad – and they are hopelessly pricey

WHAT CAME IN THE POST? Two confirmations clearly setting out details of drivers, excesses, vehicle and premium make-up. Finally each letter contained a largely completed proposal form for checking and signing. It doesn't get any easier than this, and there were no demands for extra security

QUOTES

2000 Autocruise, £20K: £213.78 without breakdown, £300.78 with UK-only breakdown

2005 Adria Izola 697, £41K: £364.04 without breakdown, £451.04 with UK-only breakdown

SCORES

User-friendliness ★★★★★

Information ★★★

Paperwork ★★★★★

Value for money ★★★★★

VERDICT

Great policies without costly security requirements and a friendly, helpful office characterise The Caravan Club's operation. Sign-up paperwork is among the very best and the Club takes a flexible approach to driver age. All this with some of the best premiums we found push this scheme to the top of any list, but it pays to buy breakdown cover elsewhere.

Caravan Guard

Gordon House, Charles Street,
Halifax HX1 1NA

☎ 0845 071 7171

🌐 www.caravanguard.co.uk

UNDERWRITER Royal and Sun Alliance

POLICY EXCESSES £100 minimum for loss/damage, though quotes are prepared with a £250 excess. We opted for £100 excess, costing £27 extra; £40 for windscreen claims

NEW FOR OLD Two years for vehicles owned from new, provided mileage is not over 24,000

CONTINENTAL COVER Full cover within stated territorial limits for up to 240 days per year. Can be deleted for a discount

BREAKDOWN COVER Breakdown cover within the UK is standard, though this does not include home-start. A comprehensive Continental breakdown policy is an option. This matches the 240 days cover on the main policy and costs £42 for vehicles up to 15 years of age, £105 for older vehicles

AGE LIMITS 25 to 74, renewals up to 89 years

RENEWAL NOTICE Hard to improve on. The schedule reminds you of all the details of the existing cover, and the renewal invitation sets out all the ingredients of the premium

DISCOUNTS AVAILABLE NCD up to 65% and 65% can be mirrored from a private car policy (subject to driving/claims experience), 10% for UK-only use, and up to 30% for Cat 1 alarms and/or Phantom and for storage behind a locked barrier. Discount for club members

WEB ACCESS A quick, slick site. The 'Motorhome' button on the homepage leads to a comprehensive listing of policy features, but the 'Enquiry form' is just a way of getting a call back. We did, the following morning

HOW WAS IT FOR US? Our Internet enquirer was given main policy benefits but it was not pointed out that the £250 excess was not compulsory. An operator proved an example of polite, helpful professionalism – giving all the options clearly and explaining how discounts apply for added security. First class

WHAT CAME IN THE POST? Ready-completed proposal forms are clear and simple but we don't like the inflated excess, not always mentioned on the phone. Summary of cover is one of the best there is

QUOTES

2000 Autocruise, £20K: £371.25 with UK-only breakdown, £413.25 with UK/Europe cover

2005 Adria Izola 697, £41K: £268.25 with UK-only breakdown, £310.25 with UK/Europe cover

Vehicle must have a tracking device fitted

SCORES

User-friendliness? ★★★★★

Information ★★★★★

Paperwork ★★★★★

Value for money ★★★

VERDICT

Caravan Guard sets a high standard for its office, upheld this year. Premiums are down and benefits are improved for 2006, with better European cover and breakdown to match. The lack of home-start in the UK is a weakness. Surprisingly dear for our Autocruise, but look what fitting a Phantom achieved for our Adria! Caravan Guard is looking good this year.

Club Care Insurance Services

(The Camping and Caravanning Club)

Crest House, Station Road, Egham,
Surrey TW20 9LG

☎ 01784 484648

🌐 www.clubcareinsurance.co.uk

UNDERWRITER Equity Red Star

POLICY EXCESSES £100 excess for accident, fire and theft claims, but can rise for higher value vehicles – and it did. £250 for our Autocruise and £400 for the Adria. £50 for windscreen claims

NEW FOR OLD One year

CONTINENTAL COVER Full policy cover for up to six months per trip, go as often as you like. Contact for an info pack before you go

BREAKDOWN COVER 'Arrival' cover at various levels is available from the C&CC at a 15% discount from RAC rates for a private individual. This does cover you in any vehicle, and includes attendance on site, but looks very expensive. Standard cover in the UK costs £130, while cover including Europe and emergency help with accommodation or car hire costs a stunning £204.85

AGE LIMITS 25 to 80 for non-members, though members outside will be considered

RENEWAL NOTICE A mass of papers fulfills absolutely every requirement, but 26 pages leaves the policyholder wading. Surely a sensible summary would be far more helpful?

DISCOUNTS AVAILABLE NCD up to a maximum of 60%, discount of 10% for Thatcham Category 1 immobiliser. From spring 2006, Club Secure, a proactive tracking device in conjunction with Phantom, gives 10% off

WEB ACCESS The Club Care website lists many of the policy features in column format that is not too easy to read

HOW WAS IT FOR US? Lots of hanging around before we could speak to an operator (seven minutes). Then one operator rushed through the details – and sulked when we didn't want future mailings/emails. The second knew what she was doing; quick and efficient

WHAT CAME IN THE POST? 14 pages plus the policy put Club Care into the 'overkill' bracket. It cannot be good for business or for the environment to swamp people with so much paper – and you have to ferret for the facts, including high excesses

QUOTES

2000 Autocruise, £20K: £276.10 without breakdown cover. RAC extra cost, up to £205

2005 Adria Izola 697, £41K: £591.87 without breakdown cover. RAC extra cost, up to £205

Must have Cat 1 Alarm fitted

SCORES

User friendliness? ★★★

Information ★★★

Paperwork ★★

Value for money ★★

VERDICT

The premium for our Autocruise looks quite good, but is offset by a high excess. Experience on the phone was mixed, and Club Care will have you drowning in paper. The policy is actually quite comprehensive – but go elsewhere for your breakdown package, as there are stand-alone schemes available that look much better value.

INSURER OF THE YEAR

Comfort Insurance

(Victor Millwell Insurance Agency Ltd)

Comfort House, 8 Goresbrook Road,
Dagenham, Essex RM9 6UR

☎ 0845 602 0281 / 020 8984 0777

🌐 www.comfort-insurance.co.uk

UNDERWRITER Norwich Union

POLICY EXCESSES Loss/damage claims £100 (reduced from £120 as a direct result of our survey), windscreen £60, personal effects £120. Over £50k, vehicles must have Cat 1 alarm system

NEW FOR OLD Two years, under 12,000 miles

CONTINENTAL COVER Unlimited journeys within territorial limits enlarged to embrace most new EU countries, with 120 days per trip for a further list. Contact for an info pack

BREAKDOWN COVER A comprehensive RAC package called Advantage provides home-start, roadside assistance and onward transportation within the UK and full cover within the stated limits abroad at a cost of £48.50. For a further £48.50, Advantage Plus adds personal RAC cover both here and in Europe and extends cover to one more vehicle

AGE LIMITS 25 to 79, subject to claims and convictions record; renewals as long as DVLA issues a licence

RENEWAL NOTICE First-class renewal states all the important details of driver, vehicle and conditions, as well as a timely reminder to notify the insurer of any changes. Excellent

DISCOUNTS AVAILABLE NCD of up to 65%. Protected NCD incurs an extra premium of 12%. 5% for Thatcham Cat 2 immobiliser, 10% for Category 1/tracking systems

WEB ACCESS One of the few to offer a buy online service, which we tried. It was simple, if slow, but made it to the end to find that the system did not recognise Adria – or Renault!

HOW WAS IT FOR US? Top notch operators made our researchers feel at ease, and provided most info in a helpful way. Great

WHAT CAME IN THE POST? Quotations from Comfort tell you exactly what you want to know. Outline details are tabled on page 1, with a fully completed proposal for you to check and keep making sure that your details have been accurately recorded. Each quote includes a copy of the policy, so a phone call will do the rest. If only they were all like this

QUOTES

2000 Autocruise, £20K: £225.89 without breakdown cover, £274.39 with cover

2005 Adria Izola 697, £41K: £445.98 without breakdown cover, £494.48 with cover

SCORES

User-friendliness ★★★★★

How informative? ★★★★★

Paperwork ★★★★★

Value for money ★★★★★

VERDICT

Top marks yet again for the professional, helpful staff – and for a comprehensive policy with attractive premiums, given the wide-ranging benefits. The online system does work – in spite of our Adria, which threw a spanner into the works. Two-year new-for-old cover is a plus, and wide Continental cover will suit the regular Euro traveller. A top contender for service and value.

Motor Caravan
MAKES A
DIFFERENCE

BEST SCORE YEAR ON YEAR

Motor Caravan Insurance Agency Ltd (MCIA)

34 New Street, St Neots, Cambs PE19 1NQ

☎ 0870 366 1245

🌐 www.lifesure.co.uk

UNDERWRITER NIG and AXA

POLICY EXCESSES £100 for loss/damage claims, (£150 with guaranteed NCD), £60 for windscreen, £25 for personal belongings. NIG requires Cat 1 alarm fitted over £30K

NEW FOR OLD One year

CONTINENTAL COVER Unlimited for 365 days per year (NIG), 186 days per year (AXA); notify AXA before every departure

BREAKDOWN COVER An enhanced rescue scheme is available from Europ Assist for £65 to £110, depending on vehicle age and length of trip. This includes home-start, roadside rescue and repatriation where necessary, and motorhomes of up to 4.25 tonnes, 8m long, 3.5m high and 2.5m wide allowed. Cover is expanded, with categories for trips not exceeding 31 days, 90 days and 180 days

AGE LIMITS 25 to 79, (minimum with AXA is 35) with renewals if DVLA issues licence

RENEWAL NOTICE Sensible renewal backs polite letter with all the current details of cover for checking – and a tear-off slip that can accompany your payment

DISCOUNTS AVAILABLE NIG: NCD of up to 60% is available, can be mirrored from a private car policy. When qualified for, NCD can be guaranteed at additional premium. AXA: NCD of three years must be achieved before they will cover. 5% for tracking device/2.5% for Category 1 alarm

WEB ACCESS The clear website has an online proposal form as well as clear details of the policy. We entered our details, and had a courteous call back to confirm certain items. Within 30 minutes we had an email quote

HOW WAS IT FOR US? As ever, one of the top offices for friendly, informative staff. Our male operator was very clear, though with some pauses to look up details. Our Internet-based quote took just minutes to complete, with prompt confirmation by post

WHAT CAME IN THE POST? Clear and straightforward; the printed proposal comes largely completed, highlighted where attention is needed, the summary shows exactly what you are signing up for and the key facts sheet draws attention to items to be aware of. Perfect

QUOTES

2000 Autocruise, £20K: £224 without breakdown, £289 including breakdown cover

2005 Adria Izola 697, £41K: £539 without breakdown cover, £604 with breakdown cover

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★★★

Value for money ★★★★★

VERDICT

One of the strongest packages in the motorhome world, with an efficient, friendly office and an attractive policy, now backed by much improved breakdown cover. Age range has been widened, too, and premiums remain competitive. Keep MCIA high on your list.

Motorcaravanwise

(Caravanwise Ltd)

100 Ringwood Road, Walkford, Christchurch, Dorset BH23 5RF

☎ 0800 328 2084 / 01425 280078

🌐 www.caravanwise.co.uk

UNDERWRITER NIG

POLICY EXCESSES £100 for theft/accident claims, £60 for windscreen claims. If NCD is guaranteed, standard excess becomes £150. Standard excess for LHD vehicles is £200 in the first year

NEW FOR OLD One year

CONTINENTAL COVER Unlimited cover throughout the EU for temporary travel

BREAKDOWN COVER None

AGE LIMITS 25 to 74, though renewals are accepted at higher ages

RENEWAL NOTICE Documentation relies on the NIG schedule to remind you of the details of your cover, and sends you to look up some items on your certificate. Sparing on paper, but could make things easier

DISCOUNTS AVAILABLE NCD of up to 63% which can be guaranteed for an extra excess of £50 and an increase in premium. Discount for membership of a recognised club, and for following certain occupations, discount of around 10% for fitting a tracking system. NCD may be protected, but at high added cost of over 20% plus a £50 increase in excess

WEB ACCESS Layout of the site makes it easy to follow, though not easy to read as the print is very small. Policy details are shown, but there is no online contact – you phone for a quote

HOW WAS IT FOR US? One researcher said: 'Personal and policy details were explained quickly and clearly, I was not put on hold, and I was not asked for my mobile or email for marketing purposes!'

WHAT CAME IN THE POST? The confirmation letter contains the premium, and among the small print, mention of optional legal cover, but all other details are contained within the summary of cover leaflet and the partly completed proposal form. Not bad, but not the best

QUOTES

2000 Autocruise £20K: £281.05, no breakdown cover available

2005 Adria Izola 697, £41K: no cover offered over £40K

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★

Value for money ★★

VERDICT

Now that some companies are offering competitive breakdown packages on a stand-alone basis (see elsewhere in this survey), you can buy the MCW policy if it is the one that turns you on. However, the company only covers mainstream vehicles up to £40K, and doesn't like Americans, some A-class vehicles or engines over four litres. However, excesses are reasonable and there are some useful discounts available for those who qualify.

Motorhome Ticket Club

The Connect Centre, Kingston Crescent, North End, Portsmouth PO2 8QL

☎ 0808 1003016

🌐 www.ferrytickets.net

UNDERWRITERS Equity Red Star, Provident Insurance

POLICY EXCESSES From £100 for loss/damage claims provided you have not exceeded any pre-agreed annual mileage limit. Excess rises to £350 or £600 for breach of this condition. Our Autocruise collected an excess of £250, and our Adria got £250 for first driver, £100 for the second. Why?

NEW FOR OLD One year

CONTINENTAL COVER None as standard. The customer is offered a choice of 0, 90, 180, 270 or 365 days per year of Continental cover, with premium adjustments accordingly

BREAKDOWN COVER RAC cover is available for £86, and includes home-start in the UK and repatriation from abroad

AGE LIMITS 25 to 80, with existing clients accepted beyond this subject to referral

RENEWAL NOTICE None provided

DISCOUNTS AVAILABLE NCD of up to 65% is available after five years, and may be mirrored from experience with another vehicle. No discount for added security

WEB ACCESS From the oddly named website you can select 'Discount insurance', then 'Motorhomes'. This leads to a skimpy outline of the policy that indicates unlimited 365-day EU cover and standard cover for personal effects and ancillary equipment, all now cost-options. There is no online contact

HOW WAS IT FOR US? Slightly better than last year. After a long wait with music our first operator was welcoming, but gabbled the facts out too quickly to assimilate against rather loud office background. Our second operator was polite and thorough, though with a tendency to rush if left unchecked

WHAT CAME IN THE POST? We received no confirmation of the phone quote for the Autocruise. The statement of insurance that came for our Adria was a model of simple clarity and came with comprehensive key facts sheets, and the certificate!

QUOTES

2000 Autocruise, £20K: £400.43 without breakdown, £486.43 including breakdown

2005 Adria Izola 697, £41K: £414.69 without breakdown, £500.69 including breakdown

SCORES

User-friendliness ★★★★★

Information ★★★

Paperwork ★★★

Value for money ★★

VERDICT

Ticket Club's policy is administered by BDML Connect, based in Portsmouth, but you must avoid the BDML website as this leads into something called Masterquote which cannot cope with motorhomes. We were not told about all the chargeable extras, these are presumably being phased in, making value-for-money judgments difficult. One premium was shockingly high, the other quite encouraging. Mixed results.

Park Home Insurance Services Ltd

Helix House, High Street, Wadhurst, East Sussex TN5 6AA

☎ 0800 614849

🌐 www.parkhomeinsurance.com

UNDERWRITER NIG

POLICY EXCESSES £100 to £150, (£250 for RVs), windscreens £60 (£1K Niesmann & Bischoff)

NEW FOR OLD One year

CONTINENTAL COVER Up to 90 days for EU countries plus Scandinavia, Iceland

BREAKDOWN COVER Europ Assist package costs £59.95. Home-start is included, and it covers Continental journeys up to 31 days long, max 91 days p/a. Includes onward transport emergency accommodation and repatriation. Van size limits: L: 7m, H: 3m W: 2.25m

AGE LIMITS 25 to 70

RENEWAL NOTICE Notice is a letter that restates the model of vehicle with its registration number, who is to drive, excess applicable and level of no claims. It advises checking the insurer's renewal papers accompanying, and mentions the 14 day 'cooling-off' period. All present and correct

DISCOUNTS AVAILABLE NCD based on record of drivers can be mirrored from car insurance. Discount for continuous ownership in excess of one year of 7.5%; discount for Category 1 alarm/immobiliser, 5%; for pro-active tracking system, 7.5%

WEB ACCESS Easy, quick site with a clear 'Motorhome' button. Policy details are well set out. We completed the detailed proposal and got an immediate acknowledgement. Four days later we received an email quote, offering cover provided we fit a Category 1 alarm. Rather wordy format, but the system works

HOW WAS IT FOR US? 'The policy was gone through very clearly in good English. Very pleasant, no background noise, easy to understand. I wish they were all like this.'

WHAT CAME IN THE POST? We wish the quote letter placed all the money facts in a table but all the options are stated. You have to enter every detail again on a blank proposal form – tedious after giving the particulars over the phone – but concise key facts sheet and policy summary set out clearly what is covered, without superfluous paper

QUOTES

2000 Autocruise, £20K: £329.82 without breakdown, £389.77 with breakdown cover

2005 Adria Izola 697, £41K: £454.83 without breakdown, £514.78 with breakdown cover

Vehicle must have a Cat 1 alarm

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★

Value for money ★★★

VERDICT

Park Homes has quietly established a successful niche in the motorhome world. The policy is straightforward, with average benefits, the office is a pleasure to deal with, and required excess and premium levels are reasonable. Watch out for slightly restrictive size limits on the breakdown package – and the tight upper age limit, but worth a look.

Roadsure Ltd

39 Marefair, Northampton, NN1 1SR

☎ 01604 639011

🌐 www.roadsure.com

UNDERWRITER Corinthian

POLICY EXCESSES £100 excess for accident, fire and theft claims, £50 for windscreens. Must have tracking device fitted if over £35K

NEW FOR OLD One year

CONTINENTAL COVER Up to 90 days per year; dates must be notified

BREAKDOWN COVER A package from Europ Assist costs £50 but only handles vehicles up to 7 metres in length. There is no home-start, and no cover for any claim in a trip that exceeds 31 days. Roadside assistance and recovery when abroad is limited to £250, but alternative vehicle hire or emergency accommodation may be provided up to a maximum of £750

AGE LIMITS 25 to 80

RENEWAL NOTICE Not provided

DISCOUNTS AVAILABLE 60% NCD was mirrored for us; discount for club membership

WEB ACCESS Site was slow to download, and contained no reference to motorhomes. Use the phone

HOW WAS IT FOR US? An operator with a sense of humour entertained our researcher, but told her that the £30 Roadsure breakdown policy would only suit vehicles up to 18-feet long! Quick and human, with no background music, but not very knowledgeable

WHAT CAME IN THE POST? One quote only, as Roadsure will not insure motorhomes over £40K. The confirmation contained no policy details (as required by customers), no key facts (as required by FSA), and stated that we had zero no claims discount and zero policy excess – both wide of the mark. We were left with many questions unanswered

QUOTES

2000 Autocruise, £20K: £255.65 without breakdown, £305.65 including breakdown cover

2005 Adria Izola 697, £41K: no quote offered

SCORES

User-friendliness ★★★★★

Information ★★

Paperwork ★

Value for money ★★

VERDICT

Incomplete and inaccurate paperwork and ignorance of the policy being offered did little to gain our confidence in the Roadsure operation that has taken over Jardine Faber. No one should be expected to commit themselves on such a haphazard basis – think what might happen if you had a claim.

Safeguard

(a division of Swinton Group Ltd)

Woodside House, Low Lane, Horsforth, Leeds LS18 5NY

☎ 0800 422 0198 / 0800 068 7133

🌐 www.safeguarduk.co.uk

UNDERWRITER Allianz-Cornhill Insurance

POLICY EXCESSES Campers and most coachbuilds £100, A-class/US C-class models £200, US A-class models £300. Excess for windscreens £60. Protected NCB adds £50

NEW FOR OLD Two years if purchased new and if mileage does not exceed 12,000

CONTINENTAL COVER Unlimited within wide territorial limits, including Romania, Bulgaria, Morocco, Norway and European Turkey. Certain countries require Green Cards

BREAKDOWN COVER Full AA cover as standard for motor caravans up to 20 years of age. Scheme includes home-start and relay within the UK, and European assistance with repatriation if required, though AA cover does not extend to Turkey or Morocco

AGE LIMITS Campers from 21, coachbuilds from 25 up to 79. Older policyholders accepted if already insured with Safeguard

RENEWAL NOTICE A nice clear schedule setting out all the relevant details accompanies the renewal invitation. Simple and uncluttered

DISCOUNTS AVAILABLE NCD up to 60% can be mirrored from existing vehicles. Discounts for Thatcham approved tracking devices and alarm systems. Discount available for membership of certain clubs

WEB ACCESS Super-quick, simple site sets out all important policy features, and offers a 'Get Quote' facility. Filling in the proposal is a piece of cake, and Safeguard rang back in under two hours. Our Adria foxed them, but was renamed 'coachbuilt.' Impressive

HOW WAS IT FOR US? Our first operator was quite efficient – but sounded so bored. 'I nearly nodded off listening to her.' We had a second conversation after our web proposal, which was crisp, helpful and satisfactory, even if Safeguard hadn't heard of Adria

WHAT CAME IN THE POST? The Safeguard key fact documents are good – summarising main policy benefits and 'significant exclusions or limitations' – and there's a clear summary leaflet. But the confirmation does not properly restate the details from proposal – and it should

QUOTES

2000 Autocruise, £20K: £337.01 with £200 excess, including breakdown cover

2005 Adria Izola 697, £41K: £436.60 with £150 excess, including breakdown cover

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★

Value-for-money ★★★★★

VERDICT

The Safeguard scheme has added easy-to-use web access to an attractive wide-ranging policy with two years new-for-old, unlimited Continental travel and AA cover all built-in. Paperwork is not as transparent as it should be, but the office is highly professional and is one of the most comprehensive packages for regular traveller, at better-than-average prices.

BEST PAPERWORK

SAGA Group

The SAGA Building, Middelburg Square,
Folkestone, Kent CT20 1AZ

☎ 0800 096 4553

🌐 www.saga.co.uk

UNDERWRITER Saga Insurance Company Ltd

POLICY EXCESSES £0 to £995 for accident or damage, £100 for fire/theft, £50 for windscreens

NEW FOR OLD Two years if purchased from new, and mileage does not exceed 12,000

CONTINENTAL COVER Full cover is provided for unlimited visits within 28 EU and Agreement countries listed. Cover can be extended to additional countries on request, along with issue of the necessary Green Cards

BREAKDOWN COVER UK-only package costs £65, while full UK and EU cover includes home-start, relay and repatriation from abroad when necessary. This costs £80 for vehicles up to 14 years, £96 for older vehicles

AGE LIMITS Policyholders and named drivers must be 50 or over. Renewals are accepted for as long as DVLA will issue a licence

RENEWAL NOTICE One of the best and clearest renewal notices. It provides easy-to-read schedules of the existing cover, and lists the actions you should take to review this, notify any changes and then renew. An example to others

DISCOUNTS AVAILABLE NCD of up to 60%, can be protected at extra cost of around 9%

WEB ACCESS The SAGA website is quite brisk, and policy details are provided, but not details of the new breakdown service, so you don't know whether there are any size restrictions. You can get your quote and 'buy online', after inputting a raft of information as well as a username and password. It's pretty tedious, but we did get a cracking good quote

HOW WAS IT FOR US? We didn't get a lot of experience with the well-trained SAGA operators, as one quote came off the web, and we were refused cover for our Autocruise because we were too young at 48 and 49

WHAT CAME IN THE POST? The statement of your proposed insurance is ultra-clear, in nice big print and leaves nothing to doubt. There are coloured leaflets about the policy and the breakdown cover – and a printed policy summary. Among the best

QUOTES

2000 Autocruise, £20K: No cover for our couple. For over 50s, figures of £201.61 and £281.61 were obtained

2005 Adria Izola 697, £41K: £289.94 without breakdown cover, £367.37 with full breakdown cover (web quote)

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★★★

Value for money ★★★★★

VERDICT

Big news for 2006 is the introduction of a breakdown package to go along with SAGA's over 50s policy – and some really keen premiums. To our delight, we got a stunningly cheap quote for our brand new Adria, and this included a £100 excess, unlimited EU travel and two years new-for-old. Wow!

Shield Total Insurance Ltd

Market Square House, St James Street,
Nottingham NG1 6FG

☎ 0800 393033

🌐 www.shielddirect.co.uk

UNDERWRITER HSBC Insurance (UK) Ltd – Corinthian motorhome scheme

POLICY EXCESSES Accidental damage excess: vehicles worth up to £25K, £100; £25K to £35K, £250; £35K to £40K, £400. £50 for windscreens. Over £35K, Phantom required

NEW FOR OLD One year

CONTINENTAL COVER 90 days per trip, unlimited journeys. Notify Shield before travel

BREAKDOWN COVER 'Shield your Rescue' available as an option or a stand-alone product via Europ Assistance for vehicles up to 15 years old. Package includes home-start and relay in UK and abroad, and charges work on a sliding scale from £57 to £106, depending on vehicle age and duration of stay. All apply to vehicles up to 8m long, 3.5m high, 2.5m wide and under 4250kg

AGE LIMITS 25 to 79, possible renewals for older existing Shield policyholders

RENEWAL NOTICE Disappointing notice asks you to disclose all and any changes to your circumstances since the policy was taken out, but fails to restate the existing details of the cover. Make-up of the premium is not itemised either, leaving the policyholder to unravel things for him/herself. Poor

DISCOUNTS AVAILABLE NCD of up to 60% after four years which can be mirrored from a private car. Discount for club membership

WEB ACCESS Bright, informative site did not offer online quotes, although a 'buy online' system is planned for early 2006. Policy details and the particulars of the new breakdown service are clearly displayed

HOW WAS IT FOR US? Outstanding marks were awarded by both our researchers to the helpful and informative staff at Shield

WHAT CAME IN THE POST? We only received confirmation of the quote for our Adria, simply presented with a sheet listing the main items from our proposal. Policy benefits and exclusions are obscurely tucked away in confusing typed sheets, the excess is not revealed and there is no 'summary of cover' leaflet. Could be a lot more transparent

QUOTES

2000 Autocruise, £20K: £235.33 without breakdown, £292.33 with 30-day breakdown

2005 Adria Izola, £41K: £460.96 without breakdown, £526.96 with 90-day breakdown

Vehicle must be fitted with Phantom system

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★

Value for money ★★★

VERDICT

A bigger, better breakdown scheme can be bought on its own, and Shield has a first-class front office to gain clients' confidence. Scheme draws a line at around £40K, and has high excesses, though Shield makes something of a specialty of insuring self-builds. Best value was for our older van.

Tourer Select

(Jardine Lloyd Thompson)

Roebuck House, Brunswick Road,
Gloucester GL1 1LU

☎ 0845 071 1000

🌐 www.tourerselect.co.uk

UNDERWRITER Equity Red Star

POLICY EXCESSES On a sliding scale from £100 to £250, for vehicles from under £7500 up to £40,000, £50 for windscreen claims at approved repairers. Our Autocruise attracted an excess of £200 and our Adria £250

NEW FOR OLD One year

CONTINENTAL COVER Up to 60 days per trip, unlimited trips

BREAKDOWN COVER A full rescue scheme that includes home-start and relay as well as European cover is offered as an extra with a sliding scale of very competitive prices

AGE LIMITS 30 to 75

RENEWAL NOTICE Sensibly worded renewal invitation is accompanied by the Insurer's renewal notice and customer prospectus, providing all the information you need to check details and make your decision

DISCOUNTS AVAILABLE NCD is allowed up to 60%, discount for club membership and for mileage limits of 3000, 4500 and 7500 per year. No discounts offered for additional security

WEB ACCESS The summary of cover is too brief and could provide much more information. However, there is a 'Get a quote for motorhomes' button that allows you to enter a proposal and submit this to Tourer Select, who acknowledge and send a quote by post

HOW WAS IT FOR US? Our operator sounded professional, but was reluctant to answer questions. 'She kept saying, "It's all in the policy"'. Still, she did wish me a Merry Christmas!

WHAT CAME IN THE POST? Tourer Select have a 'Customer Prospectus' leaflet that sets out the main features and restrictions of the policy, and a letter came to confirm the basics of each of our quotes. However you must repeat all of your details by filling out a proposal form from scratch – tiresome

QUOTES

2000 Autocruise, £20K: £334.84 without breakdown, £383.89 including breakdown cover

2005 Adria Izola 697, £41K: £525.50 without breakdown cover, £603.15 with breakdown cover

SCORES

User-friendliness ★★★★★

Information ★★

Paperwork ★★★

Value for money ★★★

VERDICT

Breakdown charges are still keenly priced at just 15% of the main premium. Excesses are on the strong side as standard on this sound, but middle of the road policy, though there are no expensive security demands. Worth a look.

BEST FOR EUROPEAN TRAVEL

Towergate Bakers

(formerly Bakers of Cheltenham)

The Quadrangle, Imperial Square,
Cheltenham, Glos GL50 1PZ

☎ 0800 496 1516

🌐 www.towergategroup.co.uk

UNDERWRITER Norwich Union

POLICY EXCESSES No compulsory excess except £40 for glass claims. Quoted premiums assume a voluntary excess of £100 to £150 unless otherwise specified. We chose £150

NEW FOR OLD Three years if purchased from new and if mileage is not over 15,000

CONTINENTAL COVER Full cover applies to EU countries, Morocco and Tunisia excluded

BREAKDOWN COVER Comprehensive RAC package covering UK and the Continent for £45. UK package includes home-start, and EU package includes repatriation if required. No size restrictions. Onward transportation to complete a journey applies, and emergency accommodation up to £150 or 24-hour car hire included for UK. Limits abroad are £400/£750

AGE LIMITS 25 to 75

RENEWAL NOTICE Two simple sheets tell you the make-up of your renewal premium and remind you of the basis on which cover is issued.

DISCOUNTS AVAILABLE Up to 62.5% NCD, can be mirrored from private car. Up to 12.5% discount Category 1 alarm and tracking system. Engine immobiliser required for vans over £15,000, tracking device for those over £50,000. NCD protection adds about 10%

WEB ACCESS Slow site with no mention of motorhomes on the homepage. Try 'Products' and then find 'Motorhome insurance' to view details. Online quoting is planned for late 2006

HOW WAS IT FOR US? Spent a long time waiting to be connected to an operator who proved to be in training, very pleasant but under supervision, and went into lots of detail. Our second call struck lucky with a perfectly trained, polite man who gained high marks

WHAT CAME IN THE POST? A choice of excess was offered for our Adria, and each quote came with a fully completed 'statement of fact' for us to check. Excellent. Two quote letters were received for our Autocruise, showing different premiums but with nothing to explain the difference. A blank proposal was included for us to restate our particulars

QUOTES

2000 Autocruise, £20K: £319.15 without breakdown, £364.15 including breakdown

2005 Adria Izola 697, £41K: £441.68 without breakdown, £486.68 including breakdown

SCORES

User-friendliness ★★★★★

Information ★★★★★

Paperwork ★★★

Value for money ★★★★★

VERDICT

One of the most comprehensive policies anywhere, with unlimited mileage, unlimited Continental travel and up to three years' new-for-old. This is the only scheme where you can opt for no compulsory excess (this added £32 to our Adria). We would like the paperwork standardised – but Bakers has a high reputation for customer care, and the package for our Adria is great.

Whittlesey Insurance Services Ltd

12 Queen Street, Whittlesey,
Peterborough PE7 1AY

☎ 0870 066 0460

🌐 www.whittleseyinsurance.com

UNDERWRITER HSBC Insurance (UK) Ltd (Corinthian; occasionally one of several others)

POLICY EXCESSES £100 for theft/damage claims, £50 for awning and personal effects

NEW FOR OLD One year

CONTINENTAL COVER Up to 90 days per year within stated territorial limits are included as standard, journeys must be notified to Whittlesey

BREAKDOWN COVER Package including EU and UK cover is only available for vehicles under 18ft at £49.65, excluding almost all motorhomes

AGE LIMITS 25 to 79. Renewal requests over 79 can be agreed on referral

RENEWAL NOTICE Not provided

DISCOUNTS AVAILABLE NCD up to 60% with guaranteed protection available when maximum level is reached. Discount of up to 10% available to members of recognised clubs. Protecting bonus when earned adds 10% to premium

WEB ACCESS This is a quick site, but tells you next to nothing about motorhome insurance, much about other products Whittlesey would like to sell you. If you press the 'Motorhome' button you are told to ring for a quote, and the summary of cover button didn't work for us

HOW WAS IT FOR US? Our first enquirer had to wait to be called back, and the female operator was charming and polite – but told us nothing about the policy. Our second operator bypassed any form of friendliness, and explained nothing. 'I had to ask about everything – it was like drawing teeth.' Then she started on a series of smoking and drinking-related questions. Weird

WHAT CAME IN THE POST? After discouraging experiences on the phone, the confirmation letters were prompt and explicit, though you have to start over, and fill in a proposal form. The summary of cover is closely typed – and hard work to extract info from

QUOTES

2000 Autocruise, £20K: £241.33 without breakdown; breakdown not available

2005 Adria Izola 697, £41K: £528.90 without breakdown, £573.90 with breakdown (via Bakers)

SCORES

User-friendliness ★★★

Information ★★

Paperwork ★★

Value for money ★★

VERDICT

Our Adria was quoted using the Bakers policy, at a lot higher price than Bakers quoted. Bakers apart, there is no breakdown package for vehicles over 18 feet – a major drawback for a motorhome scheme, though you can buy breakdown cover elsewhere. Whittlesey uses a variety of underwriters, but the office lacks enthusiasm and more specialised brokers do things better.

Willis

RH Specialist Car Division, Library
House, New Road, Brentwood, Essex
CM14 4ZP

☎ 01277 206911

🌐 www.rhclassicinsurance.co.uk

UNDERWRITER Equity Red Star

POLICY EXCESSES £150, may rise for higher value vehicles (our Adria was £250), £50 for windscreens

NEW FOR OLD One year

CONTINENTAL COVER Available for 60 days per trip, unlimited number of trips, can be extended on request

BREAKDOWN COVER UK and European Breakdown recovery is standard with the policy. Home-start is excluded, but otherwise this is a sound package. There are no size restrictions and benefits include up to £800 for emergency vehicle hire abroad or emergency accommodation of £30 per person, per night for five nights

AGE LIMITS Dealt with on an individual basis

RENEWAL NOTICE Not supplied

DISCOUNTS AVAILABLE No claims discount, discount for certain security devices. There is discount for being a member of certain clubs, but no discount for extra security devices

WEB ACCESS Look for the little word 'Motorhome' tucked away above the address on the homepage. This takes you to a page where you can enter your details and submit these online – but it didn't work for us

HOW WAS IT FOR US? Our first enquiry was responded to by a pleasant young lady who told us the basics, if not the details, and rang us back with the premium for our £41K Adria. Our second (female) researcher was refused a quote because her husband was listed as the main driver. She wasn't allowed to ask questions – just to listen to the spiel, though this was quite informative

WHAT CAME IN THE POST? Between them, the statement of price and statement of demands and needs provide all the details you need to check and feel happy with your quotation. They arrive as part of 12 sheets of paper, most of which you will never read or need. OTT or what?

QUOTES

2000 Autocruise, £20K: £245.70 with breakdown included

2005 Adria Izola 697, £41K: £471.45 with breakdown included

SCORES

User-friendliness ★★★★★

Information ★★★

Paperwork ★★★

Value for money ★★★★★

VERDICT

It's a pity that the breakdown scheme doesn't include home-start, but the policy is pretty sound and the standard breakdown package has no size restrictions, either at home or on the Continent. With this and legal expenses cover included, the Willis scheme offers sound all-round benefits at pretty competitive premiums.