

Important: Please read and keep it safe

Motorhome Insurance Policy



Motor Claims Helpline from Comfort Insurance

Important

- Please report all accidents to **us** immediately on 0800 0280 038 so **we** can tell **you** what to do next and help resolve any claim.

24 hour assistance, 365 days a year

- Following an accident/emergency
- To make a claim
- For glass breakage/damage

UK

Get back on the road, fast. Please report all accidents to us immediately so we can tell you what to do next and help resolve any claim.

Claims, Glass

0800 0280038

(lines open 24 Hours a day, 7 days a week)

Calls may be recorded and/or monitored

Please contact Comfort Insurance if you require any additional assistance

European Overseas

Get back on the road, fast. Please report all accidents to us immediately so we can tell you what to do next and help resolve any claim.

Accident/Glass

+44 1603 603744

(lines open 24 Hours a day, 7 days a week)

Calls may be recorded and/or monitored

Please refer to your policy booklet for your territorial limits

It is recommended you take a copy of the European Accident claims form if you are travelling abroad.

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welcome



Welcome to Comfort Insurance. This policy forms part of your legal contract with the insurer and defines exactly what you are covered against. There are two choices of cover. Please refer to your schedule for confirmation of the level of cover you have chosen.

Comfort Claims Helpline

0800 0280038

As a Comfort Insurance policyholder **you** have access to Comfort Claims Helpline – a freephone number offering help and assistance in the United Kingdom, the Channel Islands and the Isle of Man and operating 24 hours a day, 365 days of the year. If **you** have an accident or loss whilst abroad, **you** should contact our helpline on **+44 1603 603 744**

How to claim

If **you** wish to make a claim, phone Comfort Claims Helpline and a Personal Incident Manager will record details of the incident and will be able to confirm:

- Whether your policy covers **you** for the incident
- Any excess that **you** will have to pay
- All the steps involved in the process of making a claim

If **you** are involved in an accident, phone Comfort Claims Helpline and if the incident is covered **we** will arrange for:

- Your vehicle to be recovered
- A safe passage home for **you** and your passengers
- Your Personal Incident Manager to talk **you** through the claims process

If the incident is not covered under your policy **we** can still arrange to assist **you**, however a charge will be made.

Important

When telephoning Comfort Claims Helpline, please have your vehicle registration number ready. This will enable your Personal Incident Manager to find your policy records quickly and provide the level of service **you** expect. For our joint protection, calls may be recorded and/or monitored.

The Contract of Insurance and Information and changes we need to know about

Contract of Insurance

This policy is a contract of insurance between the **policyholder** and **us**. The **policyholder** enters into a contract with **us** when they agree to take out the policy on the terms and conditions **we** have offered and to pay the premium. It is the **policyholder's** responsibility to ensure that all persons insured are aware of the terms of this policy.

The following elements form the contract of insurance; please read them and keep them safe:

- policy booklet
- information contained on your application and/or statement of fact document
- **policy schedule**
- any clauses endorsed on this policy, as set out in your **policy schedule**
- **certificate of motor insurance**
- any changes to your insurance policy contained in notices issued by **us** at renewal
- the information under the heading "Important Information" which **we** provide to **you** when **you** take out or renew your policy.

In return for paying your premium, **we** will provide the cover shown in your **policy schedule** under the terms and conditions of this policy booklet during the **period of insurance**. Any changes agreed during the **period of insurance** will be treated as a continuation of the contract of insurance.

Our provision of insurance under this policy is conditional upon all persons who seek to benefit under this policy observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Renewal of the contract of insurance

Each renewal of the policy represents a new contract of insurance.

- (i) For existing customers who pay monthly by direct debit to **Comfort Insurance** the **policyholder** enters into a new contract of insurance with **us** commencing on the cover start date shown on your renewal schedule.
- (ii) For existing customers who pay annually or monthly other than as set out in paragraph (i) above, the **policyholder** enters into a new **contract of insurance** with **us** commencing on the date when the **policyholder** agrees to renew the policy and to pay the premium. Persons insured will be covered for the **period of insurance** shown on your renewal schedule.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew your policy.

Please tell Comfort Insurance immediately to let **us** know if there are any changes to the information set out in the **certificate of motor insurance** or on your **policy schedule**. You must also tell Comfort Insurance immediately to let **us** know about the following changes:

- A change to the people insured, or to be insured.
- Motoring convictions (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured.
- Criminal convictions for any of the people insured, or to be insured.
- A change of vehicle.
- Any vehicle modifications.
- Any change affecting ownership of the vehicle.
- Any change in the way that the vehicle is used.

If **you** are in any doubt, please contact Comfort Insurance.

When **we** are notified of a change, **we** will tell Comfort Insurance if this affects your policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by **you** is not complete and accurate:

- **we** may cancel your policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

Each renewal invitation is offered using the information **we** have at the time it was issued. **We** may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even if **we** are notified after your renewal date.

We recommend that **you** keep a record (including copies of letters) of all information provided to **us** for your future reference.

Useful information about your policy

Your Cancellation Rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive the policy or renewal documentation, whichever is the later.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid. **Comfort Insurance** will also charge a fee of £30.00 to cover our administrative costs (plus Insurance Premium Tax, where applicable).

Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, less a proportionate deduction for the time **we** have provided cover. **Comfort Insurance** will also charge a fee of £30.00 to cover our administrative costs (plus Insurance Premium Tax, where applicable).

To cancel, please contact Comfort Insurance, Comfort House, 8 Goresbrook Road, Dagenham, Essex, RM9 6UR or Telephone: 020 8984 0777.

If **you** do not exercise your right to cancel your policy, it will continue in force and **you** will be required to pay the premium. For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of this policy booklet.

Choice of Law

The law of England and Wales will apply to this contract unless:

- 1) **you** and **we** agree otherwise; or
- 2) at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact Comfort Insurance, Comfort House, 8 Goresbrook Road, Dagenham, Essex, RM9 6UR or Telephone 020 8984 0777.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03, 020 & +44 1603 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

definitions

To save lengthy repetition, wherever the following words or phrases occur they will have the meaning described below:

Accessories

Parts of **your motorhome** which are not directly related to how it works as a vehicle. This includes audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satellite navigation and radar detection systems providing they are permanently fitted to **your motorhome** and have no independent power source.

Ancillary Equipment

Free standing awning whilst attached to **your motorhome**, safari rooms and general camping equipment.

Certificate of motor insurance

A document that **you** must have as proof that **you** have the motor insurance necessary to comply with the law. It shows who can drive **your motorhome**, what purposes it can be used for, and whether **you** are permitted to drive other vehicles. The certificate does not, however, indicate the full policy cover and for this **you** will need to refer to the policy booklet. Wherever the expression **certificate of motor insurance** is used in this contract, it means the certificate which, from time to time, is that in force and not one which **we** have withdrawn or which has ceased to be valid.

Clause

Changes in the terms of your policy. These are shown in your **policy schedule**.

Excess

The amount of any claim **you** will have to pay if **your motorhome** is lost, stolen or damaged.

Fire

Fire, lightning or explosion (including gas explosion).

Green Card

A document required by certain non-EU countries to provide proof that **you** have the minimum insurance cover required by law to drive in that country.

Hazardous locations

- Power Stations
- Nuclear installations or establishments
- Refineries, bulk storage or production premises in the oil, gas or chemical industries
- Bulk storage or production premises in the explosive, ammunition or pyrotechnic industries
- Ministry of Defence premises
- Rail trackside
- Any other rail property to which the public do not have lawful access.

High category hazardous goods

Any substance within the following United Nations Hazard Classes:

- 1: Explosives
- 5.2: Organic peroxides
- 6.1: Toxic substances
- 6.2: Infectious substances
- 7: Radioactive materials.

Ignition keys

Any key, device or code used to secure, gain access to, and enable **your motorhome** to be started and driven.

Long term Touring and Full Timing

Use of **your motorhome** for nine months or more (whether as a single trip or a series of trips) in any one year will be treated (and rated) as long-term touring. If, in addition, **you** sell or let your UK property **you** will be treated (and rated) as full-timing. Please refer to the policy conditions on Page 34 for more details.

Loss of any limb

Severance at or above the wrist or ankle, or the total and permanent loss of use a hand, arm, foot or leg.

Market value

The cost of replacing **your motorhome** with one of the same make, model, specification and condition.

Period of insurance

The period of time covered by this policy, as shown in the **policy schedule**, or until cancelled.

Each renewal represents the start of a new **period of insurance**.

Personal Effects and Luggage

The property of **the insured's** or members of **the insured's** family whilst contained in the **motorhome** and concealed in a fixed storage unit.

Policy Schedule

Details of **you, your motorhome**, and the insurance protection provided to **you**.

Repair quality

Bodywork repairs, paint repairs and workmanship (the work carried out by skilled technicians) on repairs to **your motorhome** by our approved repairer.

Road Traffic Acts

Any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Statement of fact

A form showing the information provided by **you**, or on **your** behalf. The statement of fact forms part of the contract of insurance.

Storage

Your motorhome will be considered to be stored or in storage when it is not in use for the purposes of travel or other day-to-day activity.

Storage Location

The address recorded on **your statement of fact** of where **your motorhome** is kept when not in use.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, the Republic of Ireland, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Theft

Theft or attempted theft.

The insurer/we/us

Aviva Insurance Limited, unless otherwise shown for any policy section.

The insured/you/policyholder

The person described as **the insured** in the **policy schedule**.

Use/Used

When **your motorhome** is being used and occupied overnight for holiday purposes

Vandalism

The wilful and malicious damage to, or intentional destruction of **your motorhome**.

Your domestic partner

The partner or husband or wife of the **policyholder**, living at the same address as the **policyholder** and sharing financial responsibilities. This does not include any business partners or associates.

Your motorhome

The vehicle described in the **policy schedule**, and a **certificate of motor insurance** bearing the registration mark of that vehicle has been delivered to **you** and remains effective.

Your private address

The risk address as shown on your **policy schedule**. This includes the land and driveway within the borders of the property or as indicated in the deeds of the property.

Your trailer

Any one trailer owned and used in connection with **your motorhome** other than

- A mechanically propelled vehicle
- A horsebox
- A caravan

Not exceeding £3,000.

cover for your vehicle

Section I Cover

Loss of or damage to your motorhome and or trailer

If **your motorhome** is lost, stolen or damaged, **we** may, at our option, either:

- pay for **your motorhome** to be repaired; or
- replace **your motorhome**; or
- pay in cash the amount of the loss or damage.

If **we** elect to repair **your motorhome**, **we** may use parts which are not supplied or made by the original manufacturer. If any part of **your motorhome** is obsolete, **we** will not pay more than our reasonable estimate of what was the manufacturer's list price (when it was last available for purchase) plus an appropriate fitting charge.

The same cover applies to **accessories** and spare parts relating to **your motorhome** while these are in or on **your motorhome** or while in your private garage. **We** will, however, pay for loss or damage to **your motorhome's accessories** which are away from **your motorhome** or private garage if such equipment is designed to be removable or partly removable, cannot function independently of **your motorhome** and has been temporarily removed for purposes of security or maintenance. Fitted **accessories** in **your motorhome** are included up to a total value of £500. This limit does not apply to standard equipment that is fitted by the manufacturer.

If **your motorhome** is in **storage**, this policy section will continue to apply when

- a) **Your motorhome** is stored at your **private address**; or
- b) **Your motorhome** is stored on the private driveway of a close friend or relative, provided that it forms part of their property (subject to acceptance of postcode)
- c) **Your motorhome** is stored at a CASSOA storage facility
- d) **Your motorhome** is stored at a non-CASSOA storage location that has been approved by **us**.

Exclusions to Section I of your policy

Your policy does not cover the following:

1. Loss of use, wear and tear, depreciation, mechanical, electrical, electronic and computer failures or breakdowns or breakages.
2. Loss or damage arising from **theft** whilst the **ignition keys** of **your motorhome** have been left in or on **your motorhome** or **your motorhome** has been left unattended with the engine running.
3. Loss by deception.
4. Damage to tyres by braking or by punctures, cuts or bursts.
5. Loss of value following repair
6. Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
7. Any accident, injury, loss or damage which is caused by or is a result of either
 - Earthquake; or
 - Riot or civil commotion outside England, Scotland, Wales, Isle of Man and the Channel Islands.
8. Any loss that is not the direct result of the insured incident itself.
9. Damage arising from domestic animals, moth, vermin or infestation.
10. Loss of use, wear and tear, deterioration, depreciation, or any loss or damage which happens gradually.
11. Loss or damage covered under section 1 if **your motorhome** is stored for a period in excess of 48 hours anywhere other than the **storage location** disclosed to **us** in **your statement of fact**.
12. Claims arising from the loss of or damage to television, radio and satellite dish aerial fittings and masts, and satellite navigation systems, unless an additional premium has been paid.

Section I (cont.)

The maximum amount **we** will pay will be the **market value of your motorhome** but not exceeding your estimate of value shown in our records.

If **we** know that **you** are still paying for **your motorhome** under a hire purchase or leasing agreement **we** will pay any claim to the owner described in that agreement. Our liability under this section will then end for that claim.

We will retain, at our discretion, the right to the salvage of **your motorhome** following a total loss for disposal in accordance with the Association of British Insurers (A.B.I.) code of practice.

If **your motorhome** is disabled through loss or damage insured under this policy **we** will pay:

- the reasonable cost of protection and removal to the nearest suitable repairers
- reasonable cost of delivery to **you** after repair but not exceeding the reasonable cost of transporting **your motorhome** to **your private address** in the British Isles.

Accident recovery

In Great Britain, Northern Ireland, the Channel Islands and the Isle of Man **we** can arrange for the protection and removal of **your motorhome** to the nearest suitable repairers. In the event of an accident as noted above, ring Claims Helpline, **we** will arrange for the following at no additional cost:

- someone to come out and help. If **your motorhome** cannot be made roadworthy immediately it will be taken to our nearest approved repairer. **Your motorhome** can be taken to a repairer of your choice, if this is nearer, but this may lead to delays in arranging repairs to **your motorhome**. This rescue service also applies when an accident occurs in the Republic of Ireland – ring 1800 535005
- the onward transmission of any messages on your behalf to a member of your family or a friend.

In providing accident recovery assistance **we** will use reasonable care and skill when providing the service.

We can, however, cancel services or refuse to provide them if, in our opinion, the demands made are excessive, unreasonable or impracticable.

Hire car, overnight accommodation If **your motorhome** has been disabled through an accident covered under Section I of this policy in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, **We** can offer **you** or any person permitted to

Exclusions to Section I of your policy (cont.)

13. Damage resulting from **fire** or explosion in connection with the on-board domestic gas supply to privately converted vehicles where the supply is not fitted or serviced in accordance with the Gas Safety (Installation & Use) Regulations 1998.
14. **Theft** or attempted **theft of your trailer** whilst detached from **your motorhome** unless **your trailer** is fitted with a proprietary hitchlock; or a wheelclamp of a proprietary make which surrounds part of the tyre and covers at least one of the wheelnuts.
15. **Thefts** not reported to the Police.

Section I (cont.)

drive as described “5 – Persons or Classes of Persons entitled to drive” in the **certificate of insurance** either:

- a hire car of up to 1600cc for 24 hours subject to the hirers terms and conditions. This period of hire must commence within 48 hours after **your motorhome** was damaged, and excludes fuel costs, parking fees or fines; or
- overnight accommodation for the passengers and driver up to a maximum of £150 in total. This does not include, however, the cost of providing meals or drinks; or
- a refund of the cost of public transport for the driver and passengers to reach the end of their journey subject to a maximum of £150. **You** will need to produce receipts in order to claim this.

If **your motorhome** has been stolen and not recovered arrangements will be made to provide alternative transport up to a total value of £150 in order to complete the journey.

New motorhome replacement

We will replace **your motorhome** with a new vehicle of the same make and specification (subject to availability) if within 36 months of purchase new by **you** or **your domestic partner**:

- any repair cost or damage in respect of any one claim covered by the policy is more than 70% of the vehicles UK list price (including vehicle tax and VAT) or
- **your motorhome** is stolen and not recovered.

This replacement vehicle benefit ceases once **your motorhome** has recorded more than 15,000 miles

Replacement is subject to:

- **you** or **your domestic partner** own **your motorhome** or are buying it under a hire-purchase agreement or other type of agreement where ownership passes to **you** and the Financing Company agrees; and
- **you** or **your domestic partner** are the first registered keeper of **your motorhome** or **you** or **your domestic partner** are the second registered keepers of **your motorhome**, if **your motorhome** has been pre registered in the name of the manufacturer or supplying dealer, providing at the time of purchase by **you** or **your domestic partner**, the mileage was less than 250 miles.

Vehicles sold as ‘ex demonstrators’ and ‘nearly new’ do not qualify for replacement under this section.

Trailers do not qualify for replacement under this section.

Important Note: If you or **your motorhome** do not meet the qualifying criteria set out for New vehicle replacement, or you do not wish us to replace **your motorhome** with a new **motorhome** of the same make, model and specification, the most we will pay is the market value of **your motorhome** at the time of loss or damage.

What if **my** vehicle is on finance?

If **we** know that your vehicle is still being paid for under a finance agreement, **we** will pay any claim to the owner described under that agreement.

- Where your vehicle is on finance and the agreement allows **you** to own or purchase the vehicle, any difference between what **we** pay the finance company and the market value will be paid to **you**.
- Where your vehicle is not or cannot be owned by **you** under the agreement (contract hire and some leasing arrangements) **we** will pay its asset value to the true owner.

If the outstanding amount of your finance exceeds any payment made under this policy **you** will still be responsible for paying this.

The most **we** will pay is the market value or your vehicle.

Uninsured driver promise

If the driver of **your motorhome** is involved in an accident caused by an uninsured driver, **we** will refund the amount of any **excess** **you** have had to pay. **We** must be provided with the other driver’s name, their contact details (telephone number or address) and their vehicle registration.

This promise only applies where the driver of **your motorhome** was not at fault for the accident.

Child seat cover

If child seats are fitted in your car and **you** make a claim under this section, **we** will pay the costs to replace them even if there is no apparent damage.

Excesses

Policy excess

If **your motorhome** (including its **accessories**) is accidentally damaged, **you** will have to pay the first £300 of the cost.

If loss or damage is caused by **fire** or **theft**, **you** will have to pay the first £300 of the cost.

Section I (cont.)

If the premium for **your motorhome** has been based on a selected annual mileage as shown in your **policy schedule**, **you** will have to pay the first part of any claim for loss or damage, as indicated below, where this annual mileage limit is exceeded

Mileage exceeded by	Mileage exceeded by
Up to 1000 miles	More than 1000 miles
£450	£700

If the premium for **your motorhome** has been based on **your motorhome** normally being kept overnight at an agreed **storage location**, in the event of a **theft** checks will be made as to the location of the **motorhome**.

If it is established that **your motorhome** is NOT normally kept overnight at the agreed **storage location** the **insurer** may, without prejudice to other rights to void cover or reject the claim outright or increase the excess payable for any loss or damage to £500.

These excesses apply in addition to any other voluntary or other compulsory excesses that may apply

Glass

If **you** are only claiming for loss of or damage to the glass in **your motorhome's** windscreen, sunroof (glass or perspex), or windows, or for any scratching of the bodywork arising solely from the breakage of glass, the excesses shown above in this section will not apply. **You** will, however, have to pay the first £150 of the cost of glass replacement. This excess for glass:

- overrides any other general excess that would otherwise apply to glass claims.
- will not apply when the glass is repaired rather than replaced

Cover for this section is unlimited provided the windscreen is replaced by Aviva's preferred supplier. A maximum limit of £3000 in any one glass claim applies to all other windscreen replacement providers

liability to third parties

Section II

Your liability

We will insure **you** for all amounts which **you** may have to pay as a result of **you** being legally liable for an accident causing:

1. another person's death or injury
2. damage to another person's property up to a maximum amount of £20,000,000 (excluding claimant's costs and expenses and any other costs and expenses) and claimant's costs and expenses and any other costs and expenses up to £5,000,000 incurred with our written consent in relation to that person's property by:
 - a) **your motorhome**, including loading and unloading
 - b) any **trailer** while it is being towed by **your motorhome**

The amount payable under 2) above for damage to property is limited to £1,200,000 while **your motorhome** is:

- i) carrying any **high category hazardous goods**
- ii) being used or driven at any **hazardous locations** other than in an area designated for access or parking by the general public

Driving other vehicles

We will insure **you** while **you** are driving any other vehicle within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man providing:

- the vehicle does not belong to **you** or is not hired to **you** under a hire purchase agreement.
- **you** are driving the vehicle with the owner's express consent
- **you** still have **your motorhome** and it has not been damaged beyond cost effective repair
- **you** are aged 25 or above at inception or renewal of this policy
- **your certificate of motorhome** indicates that **you** can drive such a vehicle

We will also pay any expenses for which **you** have our written authority to claim.

Exclusions to Section II of your policy

The cover under this section will not apply:

1. if any person insured under this section fails to observe the terms exclusions and conditions of this policy as far as they can apply. The cover will also not apply if they claim under another policy.
2. to death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the **Road Traffic Acts**.
3. in respect of loss or damage to property belonging to or in the care of anyone we insure who claims under this section.
4. in respect of damage to any vehicle where cover in connection with the use or driving of that vehicle is provided by this section.
5. to any loss, damage, injury or death occurring whilst **your motorhome** is being used in that part of an aerodrome or airport provided for the take off or landing of aircraft on the surface, aircraft parking aprons including associated service roads and ground equipment parking areas and those parts of passenger terminals which come within the Customs examination area except where such liability is required to be covered by the Road Traffic Act.
6. **We** will not pay for any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event, except to the extent that **we** must provide cover under the Road Traffic Acts:
 1. TerrorismTerrorism is defined as any act or acts including, but not limited to:
 - a) The use or threat of force and/or violence and/or

Section II (cont.)

In respect of terrorism, where **we** are obliged by the **Road Traffic Acts** to provide insurance, the maximum amount **we** will pay for damage to property as a result of any accident or accidents caused by **your motorhome** or cars driven or used by **you** or any other person and for which cover is provided under this section will be:

- (i) £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or
- (ii) such greater sum as may be required to meet the minimum insurance requirements of the **Road Traffic Acts**.

Liability of other persons driving or using your motorhome

We will also insure the following persons under this section in respect of all sums which they may be required to pay by law arising from death or injury to third parties or damage to their property as a result of an accident:

- any person **you** give permission to drive **your motorhome** provided that **your certificate of motor insurance** allows that person to drive.
- any person **you** give permission to use (but not drive) **your motorhome**, but only whilst using it for social, domestic and pleasure purposes.
- any passenger travelling in or getting into or out of **your motorhome**
- the employer or business partner of the person using any vehicle for which cover is provided under this section while the vehicle is being used for business purposes permitted under the policy, except that **we** shall not be liable where the vehicle belongs to or is hired by such employer or business partner.

Indemnity to legal personal representatives

In the event of the death of anyone who is insured under this section, **we** will protect his/her legal personal representatives against any liability of the deceased person if that liability is insured under this section.

Legal costs

We will pay the fees and disbursements of any legal representation **we** agree to, to defend anyone **we** insure under this section, following any incident which is covered under this section:

- at a coroners inquest.
- at a fatal accident inquiry.

- b) Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be or occasioned in whole or in part for such purposes
2. Any action taken in controlling, preventing, suppressing or in any way relating to (1) above

In respect of 1 and 2 above, where **we** must provide cover under the Road Traffic Acts the maximum amount **we** will pay for damage to property as a result of any accident or accidents caused by a motor vehicle or motor vehicles driven or used by **you** or any other person, for which cover is provided under this section, will be:

- 1) £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause, or;
- 2) Such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts

Section II (cont.)

- in any proceedings brought under the Road Traffic Act or equivalent European Union legislation.

We will not pay representation for:

- a plea of mitigation (unless the offence **you** are charged with carries a custodial sentence).
- appeals
- costs of prosecution awarded against **you** arising from any health and safety enquiry or criminal proceedings for any breach of the
 - Health and Safety at Work etc. Act 1974
 - Health and Safety at Work (Northern Ireland) Order 1978
 - Corporate Manslaughter and Corporate Homicide Act 2007

The limits of cover in respect of such legal fees, expenses and costs are:

- a) Health and Safety at Work etc. Act 1974 and Health and Safety at Work (Northern Ireland) Order 1978 – £100,000
- b) Corporate Manslaughter and Corporate Homicide Act 2007 – Unlimited

We will not pay:

- 1) unless proceedings relate to an actual or alleged act, omission or incident committed during the **period of insurance** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and in connection with the business
- 2) unless the proceedings relate to an actual or alleged act, omission or incident arising from the ownership, possession or use by or on behalf of **you** of any motor vehicle or trailer in circumstances where compulsory insurance or security is required by the **Road Traffic Acts**
- 3) in respect of proceedings which result from any deliberate act or omission by **you** or any person insured under this policy
- 4) where cover is provided by another insurance policy

additional covers

Section III

Injury to you or your domestic partner

If **you** or **your domestic partner** suffer accidental bodily injury in direct connection with **your motorhome** or while getting into, out of or travelling in any other **motorhome**, not belonging to **you** or hired to **you** under a hire purchase agreement, **we** will pay £15,000 if, within three months of the accident, the injury is the sole cause of:

- Death
- Irrecoverable loss of sight in one or both eyes or total and permanent loss of hearing in one or both ears
- **Loss of any limb.**

The most **we** will pay any one person after any accident is £15,000.

The most **we** will pay any one person during any one **period of insurance** is £15,000.

If **you** or **your domestic partner** have any other policies with **us** in respect of any other car or cars the injured person will only be able to obtain compensation for their injuries under one policy.

The cover under this section applies irrespective of fault.

Section IV

Medical Expenses

If **you** or any other person in your vehicle are injured as a direct result of **your motorhome** being involved in an accident, we will pay for:

- the medical expenses arising in connection with that accident. The most we will pay for each injured person is £100.

The cover under this section applies irrespective of fault.

Exclusions to Section III of your policy

This personal accident section does not cover:

1. death or bodily injury arising from suicide or attempted suicide.

Section V

Personal Effects, Luggage and Ancillary Equipment

We will pay **you** up to the limit shown in **your policy schedule** for **personal effects, luggage or ancillary equipment** in or on **your motorhome** if they are lost or damaged because of accident, **fire** or **theft**. The settlement of any claim will be by replacement, repair and/or compensation at **our** option. We will take into consideration the age, quality, degree of use and consequent market value of items when calculating settlement. This cover is not “new for old”.

The amount payable is dependent upon the value of **your motorhome**, see table below

Vehicle Value	Personal Effects Limit
Less than £15,000	Up to £2,500
More than £15,000	Up to £5,000

Your motorhome value is stated on **your Policy Schedule**

The maximum amount payable for any one article (or collection of CDs/DVDs) shall not exceed £400 (other than portable generators where the maximum amount payable for any one article shall not exceed £500).

You will have to pay the first £300 of any claim under this section.

You can only make a claim under this section when also claiming under Section I – Loss or of damage to your motorhome.

Section VI

Payments made under compulsory insurance regulations and rights of recovery

If the law of any country in which this policy operates requires **us** to settle a claim which, if this law had not existed **we** would not be obliged to pay, **we** reserve the right to recover such payments from **you** or from the person who incurred the liability.

Exclusions to Section V of your policy

We will not pay for:

1. Confiscation or detention by HM Customs & Excise or other officials.
2. **Thefts** not reported to the police.
3. Loss of **Personal effects and Luggage** whilst the **motorhome** is left unattended unless there has been forcible or violent entry.
4. Loss of personal effects or **ancillary equipment** occurring whilst **your motorhome** is being stored at any location other than **your private address** or CASSOA facility.
5. Claims arising from loss of, **theft, vandalism**, or damage to money, stamps and coin collections, tickets, documents, securities, contact or corneal cap or micro lenses, livestock, jewellery, furs, articles made of or containing precious metals, watches, binoculars, sports/angling equipment, spectacles, video cameras, photographic and associated equipment, video games and any equipment or accessories relating thereto, computers and associated equipment or accessories, cellular, GSM & Satellite phones, business goods and equipment, pedal cycles, marine equipment and craft, surfboards, sailboards or related equipment or fittings of any kind.
6. The cost of replacing any undamaged items forming part of a set (other than a pair), suite or other article of uniform nature design or colour including carpets when damage occurs to a specific part and replacements cannot be matched.
7. Any item insured elsewhere (for example on a home contents policy).

Section VII

Emergency treatment

We will reimburse any person using **your motorhome** for payments made under the **Road Traffic Acts** for emergency medical treatment. A claim solely under this section will not affect your no claim entitlement.

Section VIII

Vehicle recovery in the event of illness

If the permitted driver of **your motorhome** as shown on your **certificate of insurance** is taken seriously ill requiring treatment from a qualified medical practitioner and cannot continue their journey, **we** will transport **your motorhome** to **your private address** anywhere in the **Territorial Limits**.

A medical certificate must be produced prior to the provision of this service.

A claim solely under this section will not affect your no claim entitlement.

Section IX

No Claim Entitlement

This Policy does not provide a no claim discount, but it does provide no claim entitlement. If evidence of previous no claim discount is provided to **us**, **we** will maintain a record whereby **we** can provide evidence of that discount to **you** at a later date should this be needed. If no claims are made while **you** are insured with **us**, **we** will also provide confirmation of this entitlement. All policies are rated according to claim experience.

Exclusions to Section VIII of your policy

We will not pay for:

1. any incident which occurs outside the **Territorial Limits**
2. any incident where **your motorhome** is within a quarter of a mile of **your private address** or place where **your motorhome** is normally kept
3. any incident where **your motorhome** is disabled, has suffered mechanical or electrical breakdown or failure, or is unroadworthy
4. any incident directly caused by or due to the effects of alcohol or drugs.

Section X

Continental use

In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in:

- any country which is a member of the European Union
- any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 8 of the EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.

In addition to the minimum cover, full cover as described by your policy applies in all countries as defined in the **territorial limits** provided:

- **your motorhome** is kept in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- use of **your motorhome** for visits to countries outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man is not of a permanent nature
- **your motorhome** remains in your custody or control. If for any reason **your motorhome** will not be within your custody or control for a period in excess of 48 hours, then **you** must notify Comfort Insurance in advance. Please refer to Section I of this policy for information on security of stored vehicles.
- The UK is no longer part of the European Union and you will need a Green Card for travel within the territorial limits, other than Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Cover includes:

- transit by sea, air or rail in or between countries within the **territorial limits**
- reimbursement of any Customs duty **you** may have to pay after temporarily importing **your motorhome** into any country within the **territorial limits**, subject to your liability arising as a direct result of a claim covered under this policy.
- General Average contributions, salvage charges and Sue and Labour charges whilst **your motorhome** is being transported by sea between any countries within the **territorial limits**.

Section X (cont.)

Section XI

Replacement locks

If the **ignition keys** of **your motorhome** are lost or stolen **we** will pay for the cost of replacing:

- the door locks and/or boot lock
- the ignition/steering lock
- the lock transmitter and central locking interface;

provided that **you** can establish to our satisfaction that the identity or garaging address of **your motorhome** is known to any person who is in possession of **your Ignition keys** or transmitter.

Section XII

Breakdown

See separate policy booklet for details.

Section XIII

Personalised Registrations

Following a total loss claim under Section I – Loss or damage to your motorhome, **we** will pay **you** the current fee for transferring your personalised registration plate, where DVLA rules allow.

Exclusions to Section XIII

We will not pay:

1. for any loss of value of a personalised registration for whatever reason or any loss of entitlement through non-application or renewal of the retention service

Section XIV

Continental accident recovery

Continental accident recovery

This section provides accident recovery for the **territorial limits** of the policy excluding Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Cover is provided if **your motorhome** is disabled as a result of an accident covered under Section I of your policy whilst being driven by **you** or any person permitted to drive as described under 'Persons or Classes of Persons entitled to drive' in the **certificate of motor insurance**.

Remember: Always carry all vehicle and insurance documentation when driving and never leave it in an unattended vehicle. If **you** are unfortunate enough to require Accident Assistance, please use these telephone numbers:

Calls from outside the UK:

+44 1603 603 744

Calls from within the UK:

0800 028 0038

Once your details have been taken, one of our Personal Incident Managers will ring **you** back, if possible, and explain the appropriate action for your circumstances.

- onward transportation, if **your motorhome** cannot be repaired within 12 hours, **we** will provide **you** with up to 14 days self-drive car hire (including collision damage waiver, delivery charge and **Green Card** if required), or **we** will pay for standard/second class rail or both, so that **you** and up to 7 passengers are able to continue your journey or return home. Any hired car cannot be brought into the United Kingdom, and we will arrange for a second hire car, costs for which are limited to £250, to get **you** home once **you** return to the United Kingdom.
- repatriation of **your motorhome** to **your private address** or your nominated repairer in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, if **your motorhome** cannot be repaired before the end of your holiday period, subject to the cost of the repatriation not exceeding the **market value** of **Your motorhome**.

Continental accident recovery will not cover:

- the cost of any ferry crossings or toll charges
- the cost of spares or parts, petrol, oil, keys or other materials and garage labour
- any vehicle that cannot be recovered by normal trailers or transporters
- the transportation of any vehicle or trailer that contains horses or livestock
- the cost of any self-drive car hire collection charges
- any vehicle which is carrying a dangerous or illegal load.

Section XIV (cont.)

- emergency repairs to make your vehicle secure again if the windows, windscreen or locks of your vehicle have been damaged by somebody trying to break into it. In this instance **you** must obtain a police report.
- passing an urgent message from our control centre to your relatives or a close business colleague if **your motorhome** cannot be moved as it has broken down or been in an accident, damaged by **fire** or stolen.
- if **your motorhome** cannot be reasonably repaired as a result of **fire** or **theft** which has happened abroad during the journey and it has to be scrapped under Customs supervision in the country where it is situated, or it has been stolen abroad during the journey and has not been found, **we** will pay indemnity against Continental or Irish Customs claims for any liability for duty claimed. This does not include any import duties that do not relate to **your motorhome**.

Whilst **you** are abroad **we** may, at its discretion, offer **you** or any permitted driver:

- overnight accommodation expenses for the driver and passengers up to £35 per person per day, subject to an overall maximum of £560 in total. This does not include, however, the cost of meals or drinks.

We will provide emergency assistance by one of our contractors in the event of accident, **fire** or **theft**, or when the only qualified driver is unfit to drive. This cover applies in any country within the **territorial limits**. Every effort is made to ensure a quality service is provided in Eastern European countries but this may not necessarily be of the same standard as in Western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc.

Section XV

Comfort Legal Protection

The cover under this section is provided by ARAG plc.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

ARAG plc is authorised to administer this insurance on behalf of the insurer HDI Global Specialty SE. Registered address: Roderbruchstraße 26, 30655 Hannover, Germany.

HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. (FRN: 659331).

Definitions

The following definitions apply to this section only. If a term below is also defined in the general definitions section on page 5 of the policy, the definition below replaces the general definition for the purposes of this section.

Appointed advisor

The solicitor or other advisor appointed by us to act on your behalf.

Collective conditional fee agreement

A legally enforceable agreement entered into on a common basis between the appointed advisor and us to pay their professional fees on the basis of 100% “no-win no-fee”

Conditional fee agreement

A legally enforceable agreement between you and the appointed advisor for paying their professional fees on the basis of 100% “no-win no-fee”.

Insured vehicle

The motorhome, motor caravan, campervan or van with side window specified in the motor insurance policy bought at the same time as this insurance and any trailer attached to it.

Insured vehicle

The motorhome, motor caravan, campervan or van with side window specified in the motor insurance policy bought at the same time as this insurance and any trailer attached to it.

Insurer

HDI Global Specialty SE (commercial register number: HRB 211924), (FRN: 659331).

Legal costs & expenses

- Reasonable legal costs, fees and disbursements reasonably and proportionately incurred by the appointed advisor on the standard basis, and agreed in advance by us. The term “standard basis” can be found within the Court’s Civil Procedure Rules Part 44.3.
- In civil claims, other side’s costs, fees and disbursements where you have been ordered to pay them or you pay them with our agreement.

Reasonable prospects of success

- Other than set out below, a greater than 50% chance of you successfully pursuing or defending the claim and, if you are seeking damages or compensation, a greater than 50% chance of enforcing any judgment that might be obtained.
- In criminal prosecution claims where you:
 - plead guilty, a greater than 50% chance of reducing any sentence or fine or
 - plead not guilty, a greater than 50% chance of that plea being accepted by the court.
- In all claims involving an appeal, a greater than 50% chance of you being successful.

Where it has been determined that reasonable prospects of success do not exist, you must pay any legal costs incurred if you proceed with your claim irrespective of the outcome.

Replacement hire vehicle

A replacement vehicle as decided by us or agents on our behalf supplied to you in the event of a claim under this section of the policy.

Territorial limit

- For Insured events 1., 2., and 3., the United Kingdom, Channel Islands, Isle of Man, Norway, Switzerland, and countries in the European Union.

Section XV (cont.)

- For Insured event 4., England and Wales, the mainland of Scotland and Northern Ireland and the Isle of Man, Jersey, and Guernsey.

Vehicle hire costs

The cost of hiring a replacement vehicle, where the arrangements for hire are made by us while the insured vehicle is being repaired following a road traffic collision that is entirely the fault of another party.

We/Us/Our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the insurer.

You/Your

- The person(s) named in the motor insurance policy schedule to which this policy attaches.
- Any legally insured driver, or passenger in or on an insured vehicle with the consent of the person named above.

Legal and tax advice helpline

0344 571 7977

If you have a legal or tax problem, we recommend you call our confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days of the year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

We give advice about personal legal matters within UK, Isle of Man, Channel Islands and EU law and personal tax matters within the UK. Your query will be dealt with by a qualified specialist who is experienced in handling legal and tax-related matters.

Use of this service does not count as reporting a claim.

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

Our helplines are subject to fair and reasonable use. What is fair will depend on individual circumstances. However, if our advisors believe that you are using the helpline too often, they will tell you. If following that warning, you do not reduce calls to a more reasonable level, we can refuse to accept further calls.

Section 15 claims procedure

If you instruct your own solicitor without telling us, you will have to pay costs that are not covered by this section of the policy.

For claims under Insured events 1. and 4.

- Call us on **0333 000 7906** as soon as possible. This line is open 24 hours a day, 365 days a year.
- We will ask you to describe what has happened to cause damage to the insured vehicle and names and addresses of all parties involved including any witnesses.
- If the advisor believes the accident is another party's fault, we will arrange for:

- you to be contacted for help to claim back losses (such as your motor policy excess) and talk about your need and suitability for a replacement vehicle,
- our appointed advisor to contact you about claiming compensation for any injuries.

- Ensure that no contact is made with anyone else about claiming compensation for personal injury or claiming back your losses until you hear from us.

There may sometimes be circumstances, such as local unavailability, in which we are unable to provide a comparable replacement hire vehicle. In such cases we will try to provide an alternative replacement vehicle.

For claims under Insured events 2. and 3.

- A claim can be made online at www.arag.co.uk/newclaims. Alternatively, you can obtain a claim form by downloading one at www.arag.co.uk/newclaims or by calling us on **0330 303 1955** between 9am and 5pm weekdays (except bank holidays).

Section XV (cont.)

- The completed application and supporting documentation can be submitted online or sent to us by email, or post. Further details are set out on our website.
- We will contact you to confirm we have received your claim application by the end of the next working day after receiving your claim application.
- Within five working days of receiving all the information needed to check your claim under this section of the policy, we will contact you either:
 - confirming cover under the terms of this policy and advising you of the next steps to progress your claim; or
 - if the claim is not covered, we will explain in full the reason(s) why, and advise whether we can assist in another way.
- When a representative is appointed by us, they will try to resolve your claim without delay.

We will check on the progress of your claim with the appointed advisor from time to time. Sometimes matters cannot be resolved quickly, particularly if the other side is slow to cooperate or a legal timetable is decided by the courts.

Your cover

Following an Insured event, the insurer will pay legal costs & expenses including the cost of appeals up to £100,000 for all claims related by time or originating cause where you meet all of the following requirements.

1. You keep to the terms of this section of the policy and cooperate fully with us.
2. The Insured event happens within the territorial limit.
3. The claim
 - always has reasonable prospects of success and
 - is reported to us
 - during the period of insurance and
 - as soon as you first become aware of an event which could give rise to a claim.

4. Unless there is a conflict of interest, you must always agree to use the appointed advisor chosen by us before proceedings have been or need to be issued.

5. Any dispute will be dealt with through the personal injury process online, a court or the Motor Insurers' Bureau within the territorial limit.

6. You must enter into a conditional fee agreement (unless the appointed advisor has entered into a collective conditional fee agreement with us) where this is legally permitted.

When you call us to claim under Insured events 1. and 4. we will accept your call as notification of your claim.

For claims brought against Insured events 2. and 3. below we must have received your fully completed claim application.

Section XV (cont.)

Insured events covered

1. Claiming back losses which are not otherwise insured

An event which is another party's fault that:

- damages the insured vehicle and/or personal property in or on it, and/or
- injures or kills you whilst in or on an insured vehicle.

Exclusions under Insured event 1

Any claim arising from or relating to an agreement you have entered into with another party.

2. Motor prosecution defence

You are served with a notice of prosecution following an alleged motoring offence.

Exclusions under Insured event 2

Any claim arising from or relating to:

1. an allegation or prosecution involving parking infringements or failing to pay a penalty for parking infringements
2. driving:
 - without valid motor insurance for the insured vehicle
 - without a valid driving licence
 - while using a mobile phone.

3. Motor contract disputes

A breach or alleged breach of an agreement or alleged agreement which has been entered into by you for the sale, purchase, hire purchase, lease, service, repair or testing of an insured vehicle.

Exclusions under Insured event 3.

Any claim arising from or relating to:

1. an amount which is less than £250
2. the settlement payable under an insurance policy.

4. Replacement hire vehicle

We will arrange a replacement hire vehicle for you within the territorial limit, and the insurer will pay your vehicle hire costs following a road traffic collision where another party is at fault, which immobilises your insured vehicle.

Provided that:

- you agree to us seeking to recover vehicle hire costs in your name, and any costs recovered must be paid to us
- we will choose the vehicle hire company and the type of replacement hire vehicle
- we will decide on the duration of the vehicle hire period. It will however be for a maximum of 14 continuous days or for the period of repair, whichever comes first. The replacement hire vehicle must be returned when the repair has been completed and at all times no later than the maximum period of hire permitted under this cover
- you must tell us as soon as the insured vehicle becomes available to you again
- you must meet the age and licensing rules of the vehicle hire company we choose and must follow any terms and conditions of hire.

Exclusions under Insured event 4.

1. Vehicle hire costs if you are claiming against a person who does not have valid motor insurance or cannot be identified or traced.
2. Vehicle hire costs where you have made your own arrangement for vehicle hire after an Insured event.

Section 15 exclusions

You are not covered for any claim arising from or relating to:

1. costs incurred without our consent
2. any actual or alleged act, accident, omission or dispute happening before, or existing at the start of this policy, and which you knew or ought reasonably to have known could lead to a claim
3. an allegation against you involving:
 - assault, violence, road-rage or malicious falsehood
 - the carriage or use of alcohol or illegal drugs
 - illegal immigration
 - money laundering or bribery offences, breaches of international sanctions, fraud, or any other financial crime activities

Section XV (cont.)

4. defending a claim in respect of damages for personal injury, or loss or damage to your property
5. a judicial review
6. a dispute with us, the insurer or the party who arranged this cover not dealt with under Condition 6
7. • pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
- any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action
- a dispute where providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation
8. The payment of fines, penalties or compensation awarded against you; or costs awarded against you by a court of criminal jurisdiction.

Section 15 conditions

Where the insurer's risk is affected by your failure to keep to these conditions the insurer can refuse a claim or withdraw from an ongoing claim. The insurer also reserves the right to claim back legal costs & expenses from you if this happens.

Your responsibilities

You must:

- tell us immediately of anything that may make it more costly or difficult for the appointed advisor to resolve the claim in your favour
- cooperate fully with us, give the appointed advisor any instructions we require, and keep them updated with progress of the claim and not hinder them
- take reasonable steps to claim back legal costs & expenses and, where recovered, pay them to the insurer
- allow the insurer at any time to take over any claim in your name.

Freedom to choose an appointed advisor

• In certain circumstances as set out below you may choose an appointed advisor. In all other cases, no such right exists and we shall choose the appointed advisor.

• If:

- a suitably qualified advisor considers that it has become necessary to issue proceedings or proceedings are issued against you, or

- there is a conflict of interest

you may choose a qualified appointed advisor.

• Where you wish to exercise the right to choose, you must write to us with your preferred representative's contact details

• Where you choose to use your preferred representative, the insurer will not pay more than we agree to pay a solicitor from our panel and will pay only the costs that the insurer would have been liable to pay. (Our panel solicitor firms are chosen with care and we agree special terms with them, including rates which may be lower than those available from other firms.)

• If you dismiss the appointed advisor without good reason, or withdraw from the claim without our written agreement, or if the appointed advisor refuses with good reason to continue acting for you, the insurer's liability in respect of that claim will end immediately.

Consent

• You must agree to us having sight of the appointed advisor's file relating to your claim. You are considered to have provided consent to us or our appointed agent to have sight of their file for auditing and quality control purposes.

• A claim can only be brought with the agreement of the person who paid the premium for this policy.

Settlement

• The insurer can settle the claim by paying the reasonable value of your claim.

• You must not negotiate or settle the claim without our written agreement.

Section XV (cont.)

- If you refuse to settle the claim following advice to do so from the appointed advisor the insurer reserves the right to refuse to pay further costs.

Barrister's opinion

We may require you to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim. If the opinion supports you, then the insurer will reimburse the reasonable costs of that opinion. If that opinion conflicts with advice obtained by us, then the insurer will pay for a final opinion which shall be binding on you and us. This does not affect your right under the Disputes condition below.

Disputes

If any dispute between you and us arises from this section of the policy, you can make a complaint to us as described under the Section 15 complaints procedure and we will try to resolve the matter. If we are unable to satisfy your concerns you can ask the Financial Ombudsman Service to arbitrate over the complaint.

Other insurance

The insurer will not pay more than their fair share (rateable proportion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this section of the policy did not exist.

Fraudulent claims and claims tainted by dishonesty

- If you make any claim which is fraudulent or false, the policy may become void and all benefit under it may be lost.
- You must at all times be entirely truthful, accurate and open in any evidence, disclosure or statement you give and must act with complete honesty and integrity throughout. Where, on the balance of probabilities and having considered carefully all the facts of the claim, it appears that you have breached this condition and that the breach has:
 - affected our assessment of reasonable prospects of success, and/or
 - prejudiced any part the outcome of your claimthe insurer shall have no liability for legal costs & expenses incurred from the date of the breach.

Cancellation

In addition to the cancellation conditions as set out under general conditions, the insurer may also cancel the policy and refund the premium for the remaining period of insurance if at any time you:

- enter into a voluntary arrangement or a deed of arrangement or
- become bankrupt, are placed into administration, receivership, or liquidation or
- have your affairs or property in the care or control of a receiver or administrator.

Acts of Parliament, Statutory Instruments, Civil Procedure Rules & Jurisdiction

All legal instruments and rules referred to within the policy shall include equivalent legislation in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement. This policy will be governed by English law.

Contracts (Rights of Third Parties) Act 1999

A person who is not insured under this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Section XV (cont.)

Section 15 complaints procedure

Step 1

ARAG is committed to providing a first-class service at all times. However, if a complaint arises, please contact **us** using the number you rang to report **your** claim. The staff handling **your** claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to **your** satisfaction, details of **your** complaint will be passed to **our** Customer Relations Department where **we** will arrange to have it reviewed at the appropriate level. **We** will also contact **you** to let you know that we are reviewing **your** complaint.

Alternatively, **you** can contact **our** Customer Relations Department directly; we can be reached in the

following ways:

- **0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

- customerrelations@arag.co.uk

- **ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.**

Step 2

If **we** are not able to resolve the complaint to **your** satisfaction, then **you** can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:

- **0800 0234 567** or **0300 1239 123**

- complaint.info@financial-ombudsman.org.uk

- **Financial Ombudsman Service, Exchange Tower, London, E14 9SR.**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

The FOS's decision is binding upon the **insurer**, but **you** are free to reject it without affecting **your** legal rights.

Privacy Statement

This is a summary of how **we**, on behalf of the **insurer**, collect, use, share and store personal information. To view **our** full privacy statement, please see our website www.arag.co.uk. The **insurer's** full privacy notice may be found at the following link: <https://www.hdi-specialty.com/int/en/legals/privacy>

Collecting Personal Information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. **We** will hold and process this information in accordance with the relevant data protection regulations and legislation. Should **we** ask for personal or sensitive information, we undertake that it shall only be used in accordance with **our** privacy statement.

We may also collect information for other parties such as suppliers **we** appoint to process the handling of a claim.

Using Personal or Sensitive Information

The reason **we** collect personal or sensitive information is to fulfil **our** contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, **we** may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to **our** full privacy statement for full details.

Keeping Personal Information

We shall not keep personal information for any longer than necessary.

Your Rights

Any person insured by this section of the **policy** has a number of rights in relation to how **we** hold personal data including; the right to a copy of the personal data **we** hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

Section XV (cont.)

For a full list of privacy rights and when **we** will not be able to delete personal data, please refer to **our** full privacy statement.

general exclusions

general exclusions apply to the whole of your policy

Your policy does not cover the following:

We will not pay for:

1. Any accident, injury, loss or damage while any vehicle that is insured under this policy is being:
 - a. used otherwise than for the purposes described under the 'Limitations as to use' section of your **certificate of motor insurance**; or
 - b. driven by or is in the charge of any person for the purposes of being driven who; or
 - is not described under the section of your **certificate of motor insurance** headed 'Person or classes of persons entitled to drive'; or
 - does not have a valid and current licence to drive **your motorhome**; or
 - is not complying with the terms and conditions of the licence; or
 - does not have the appropriate licence for the type of vehicle; or
 - who causes accident, injury, loss or damage arising from a deliberate act.

We will not withdraw this cover,

- i. while **your motorhome** is in the custody or control of;
 - a member of the motor trade for the purposes of maintenance or repair, or
 - an employee of a hotel or restaurant or car parking service
 - ii. if the injury, loss or damage was caused as a result of the **theft of your** motorhome.
 - iii. by reason of the person driving not having a driving licence, if **you** had no knowledge of such deficiency.
2. Any liability **you** have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist
 3.
 - a. Loss or destruction of, or damage to, any property or associated loss or expense, or any other loss; or
 - b. Any legal liability,that is directly or indirectly caused by, contributed to by or arising from:
 - i. Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion or nuclear fuel.
 - ii. The radioactive, toxic, explosive and other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 4. Except to the extent that we are liable under the Road Traffic Acts this policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
 - i. war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
 - ii. any action taken in controlling preventing suppressing or in any relating to i. above

5. Any accident injury loss or damage (except under Section II) arising during (unless it be proved by **you** that the accident injury loss or damage was not occasioned thereby) or in consequence of
 - a. earthquakes
 - b. riot or civil commotion occurring elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
6. Death or bodily injury to any person or damage to property caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable, unintended and unexpected incident during the period of insurance. **We** treat all pollution and contamination arising from one incident as having happened at the time of the incident. This exception does not apply when any compulsory motor insurance legislation operating within this policy's **territorial limits** must be met.
7. Any loss or damage arising from a deliberate act by you or any person driving or using **your motorhome**.

general conditions

general conditions apply to the whole of your policy

Claims procedure

- 1. As soon as reasonably possible after any accident, injury, loss or damage, **you** or your legal personal representatives must telephone **us** giving full details of the incident. Any communication **you** receive about the incident should be sent to **us** immediately. **You** or your legal personal representatives must also let **us** know immediately if anyone is to be prosecuted as a result of the incident or if there is to be a fatal injury enquiry
- 2. **You**, or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without our written consent. If **we** want to, we can take over and conduct in your name, or in the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for our own benefit to recover any payment we have made under this policy. **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give **us** all the relevant information and assistance necessary for **us** to achieve a settlement. It is **your** responsibility to prove any loss and therefore **we** ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **we** may require to help with **your** claim.

Cancelling this policy

- 3. (a) **Your right to cancel**

Following the expiry of your 14 day statutory cooling off period, **you** continue to have the right to cancel this policy and/or any additional cover options provided by **us** at any time during its term. If **you** do so, **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover.

It is drawn to your attention that short period premium rates will apply during the first year of your policy, on the basis of the table shown below:

Period not exceeding	Percentage of annual premium charged
One month	25%
Two months	30%
Three months	40%
Four months	50%
Five months	60%
Six months	70%
Seven months	80%
Eight months	90%
Over eight months	100%

If **you** decide to cancel after the first year of your policy **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered. This will be calculated on a proportionate basis for the period for which **you** received cover, and Comfort Insurance will also charge a fee of £30.00 if the policy is cancelled within the 14 day cooling off period or £35.00 thereafter to cover our administrative costs (plus Insurance Premium Tax, where applicable).

(b) **Our right to cancel**

We (or any agent **we** appoint and who acts with our specific authority) may cancel this policy and/or any additional cover options provided by **us**, where there is a valid reason for doing so, by sending at least 7 days' written notice to **your** last known postal and/or e-mail address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Non payment of premium. If premiums are not paid when due **Comfort Insurance** will write to **you** requesting payment by a specific date. If **Comfort Insurance** receive payment by the date set out in the letter **Comfort Insurance** will take no further action. If **Comfort Insurance** do not receive payment by this date **Comfort Insurance** will cancel the policy and/or any additional cover options provided by **Us** from the cancellation date shown on the letter.
- Where **we** reasonably suspect fraud.
- Where the persons insured fail to co-operate with us or provide us with information or documentation **we** reasonably require, and this affects our ability to process a claim or defend our interests. See the 'Claims procedure' section of the General Conditions in this policy booklet.
- Where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask. See the "Contract of Insurance and Information and Changes we need to know about" section in this policy booklet and the separate 'Important Information' notices supplied.

If **we** cancel the policy and/or any additional cover options provided by Aviva under this section **you** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **we** have provided such cover, unless the reason for cancellation is fraud and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If **we** cancel the policy **Comfort Insurance** will also charge a fee of £30.00 if the policy is cancelled within the 14 day cooling off period or £35.00 thereafter to cover our administrative costs (plus Insurance Premium Tax, where applicable).

Important Note: The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

Where our investigations provide evidence of fraud or a serious non-disclosure **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or when **you** provided us with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

Other insurance

4. If at the time of any claim arising under this policy there is any other insurance policy covering the same loss, damage or liability, **we** will only pay our share of the claim. This condition does not apply to personal accident benefits under Section III which will be paid under that section.

This provision will not place any obligation upon **us** to accept any liability under Section II which **we** would otherwise be entitled to exclude under Exception 1. to Section II.

Your duty to prevent loss or damage

5. **You** shall at all times take all reasonable steps to safeguard **your motorhome** from loss or damage. **You** shall maintain **your motorhome** in efficient condition and we shall have, at all times, free access to examine **your motorhome**.

Your duty to comply with policy conditions

6. Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions and **clauses** of this policy.

Fraud

7. If your claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

Payments made under compulsory insurance regulations and rights of recovery

8. If the law in any country in which this policy operates requires **us** to settle a claim which, if this law had not existed, **we** would not be obliged to pay, **we** reserve the right to recover such payments from **you** or the person who incurred the liability.

Direct right of access

9. Third parties may contact **us** directly in the event of an accident loss or damage as allowed under the European Communities (Rights Against Insurers) Regulations 2002. In these circumstances **we** may deal with any claim, subject to the terms and conditions of your policy.

Change of storage location

10. You must tell **us** immediately if **you** are intending to store **your motorhome** for a period in excess of 48 hours at an address other than the **storage location** disclosed to **us** in **your statement of fact** or at an approved **storage location**. This will not apply if **you** are using **your motorhome** at the time. If **you** fail to notify **us** of any such change of **storage location** **your** policy may be voided or any claim may be declined.

Change of circumstances

11. **You** must tell **us** immediately if any **motorhome** which is insured in your name belongs to anyone else or is being used regularly by another person. **You** must also notify **us** if **your motorhome** is up for sale at premises other than your own address.

Mileage

12. **We** reserve the right to establish the mileage on **your motorhome** at any time where your policy has been rated on a selected annual mileage. Where the annual mileage has been exceeded your premium will be increased to that which applies to that mileage. If **we** become aware that the annual mileage has been exceeded at the time of a claim the additional premium will be deducted from the claim payment. The higher premium will apply from the commencement of the **period of insurance**.

Security devices

13. If the premium for **your motorhome** has been based on the vehicle being fitted with an approved security device, evidence of the competent installation of the device will be required if a claim is notified. In the case of tracking devices, evidence of a current air-time agreement will be required.

Long Term Touring & Full Timing

14. This policy is subject to the following conditions:

Policyholders must maintain a full UK residence, either through ownership or long term rental agreement (of at least 9 months) unless a full-timing rate has been agreed and paid.

The address shown on the **policy schedule** must be the one at which the policyholder is on the electoral roll, (unless a full-timing rate has been agreed and paid) and also the one that appears on the driving licence and vehicle documentation.

Your motorhome must at all times have a valid MOT certificate (unless not required due to age of the vehicle) and current UK Road Fund Licence.

Should a copy of a utility bill (as evidence of residence at the address) be requested at any time (inception, mid-term, renewal, in the event of a claim) then one must be provided.

Important Notice – Information we need to know about

15. **You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew your policy.

If the information provided by **you** is not complete and accurate:

- **we** may cancel your policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

16. **Licence Checking**

It is **your** responsibility to ensure that **you** ☐

complaints procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but **we** recognise that things do go wrong occasionally.

We take all complaints **we** receive seriously and aim to resolve all our customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome your feedback. **We** will record and analyse your comments to make sure **we** continually improve the service **we** offer.

What to do if you are unhappy

If **you** have a complaint about any aspect of this insurance, please contact Comfort Insurance, whose details appear on your Schedule.

Comfort Insurance may ask Aviva to handle your complaint.

What will happen if Aviva is handling your complaint

If your complaint is not resolved quickly:

Your complaint will be acknowledged promptly.

A dedicated complaint expert will be assigned to review your complaint.

A thorough and impartial investigation will be carried out.

You will be kept updated of the progress.

Everything will be done to resolve things as quickly as possible.

A written response will be sent to **you** within eight weeks of receiving your complaint, this will inform **you** of the results of the investigation or explain why this isn't possible.

Where your concerns are unable to be resolved or have not been resolved within eight weeks, **you** may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision **you** are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567 or visit their website at www.financial-ombudsman.org.uk, where **you** will find further information.

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