

## Twilight/Twilight Plus Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

### Who is the Insurer?

The insurer of this policy is Aviva Insurance Limited.

### What is Camper Van insurance?

This Twilight / Twilight Plus policy protects your Camper Van, comprising Comprehensive. Comprehensive with UK and European RAC breakdown, Third Party, Fire and Theft, as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months or the period otherwise shown in your schedule.

### What are the benefits and features of Camper Van insurance?

Your policy includes the following significant features and benefits, which are explained in detail in your policy booklet:

Cover	Comprehensive	Comprehensive Plus	Third Party, Fire and Theft
Legal liability for death or injury to any other person, including passengers	✓	✓	✓
Legal liability for damage to other people's property	✓	✓	✓
Legal costs incurred with our consent, in connection with a claim against you	✓	✓	✓
Own damage (excluding glass) and fire & theft claims	✓	✓	Fire & Theft only
Glass	✓	✓	X
Personal injury to you and/or your partner for death or loss of limbs/sight	£5,000 each	£5,000 each	X
Medical expenses for anyone injured in your Camper Van	Up to £100 each	Up to £100 each	X
Personal Belongings	£1,000	£1,000	X
New vehicle replacement Vehicle up to 3 years old and less than 15,000 miles	✓	✓	X
Driving Abroad Free cover in most European countries for maximum stay of 90 days	✓	✓	✓
European breakdown cover	X	✓	X
Replacement Locks	✓	✓	Fire & Theft only
Breakdown Assistance provided by the RAC	X	✓	X
Accident Recovery and approved Repair Service	✓	✓	Fire & Theft only

If you have selected this cover it will be itemised on your schedule and the cover details will be set out in your policy booklet.

### What are the significant or unusual exclusions or limitations of Camper Van insurance?

Your policy excludes some situations. Please refer to your policy booklet Sections 1 - 11 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

- Third Party Only cover for the policyholder to drive other people's cars is only provided under Comprehensive policies where the policyholder is aged 25 or more at the commencement or renewal of the policy. Your certificate of motor insurance will show if you have this cover.
- The first part of any claim - this is known as the "excess" (See Section 1). These are set out below.

Standard excess	£200
Additional Young Driver Excesses for accidental damage claims are in addition to the standard excess:	
▪ Aged 20 or under	£300
▪ Aged 21 to 24	£200
Glass excess	£75
Maximum payable in any one glass claim	£1,000

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (See Section 1).
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (See Section 1).
- Loss of value following a repair (See Section 1).
- Confiscation or requisition or destruction by or under order of any government or public or local authority. (See Section 1)
- The maximum amount that will be paid out for damage to a third party's property will be £20,000,000 (See Section 2)
- You will need to advise us if the vehicle is to be stored for over 36 hours at a location other than the one noted on the policy. See Policy Conditions for full details.

#### Exclusion

##### Inappropriate use (see page 26 in the 'General Exceptions' section of your policy booklet)

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the "Limitations as to use" section of your certificate of motor insurance or while it is being driven by any person not described in your certificate of motor insurance as being entitled to drive.

#### How long does my Camper Van insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown in your schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

#### What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or, the day on which you receive your 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.

#### How do I make a claim?

Should you need to make a claim under this policy, please contact us on 0800 02 80 038.

#### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

#### Would I receive compensation if Aviva were unable to meet its liabilities?

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.

#### Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

#### LONG TERM TOURING & FULL TIMING

Please be aware that this quotation (or renewal) is subject to the following conditions:

- **Proposers 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.**
- **This address must be the one at which the proposer 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.**
- **The motor caravan must at all times have a valid MOT certificate (unless not required due to age of vehicle) & current UK road fund licence.**

Should the insurers request a copy of a utility bill as evidence of residence at the address at any time (inception, mid-term, renewal, at time of claim), then one must be provided. This is due to our records being subject to random audit by the insurers.