

Club Care Insurance Services

Motorhome summary of cover



This document is a guide to the cover we provide. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover, please read your policy booklet (reference code VSL124_V1), certificate of motor insurance and schedule.

Club Care Motorhome Insurance

Groupama Insurance Company Limited provides this insurance.

Type of Insurance: Motorhome – Third party fire & theft

Length of contract: 12 months

The law which applies to the contract: The law of England and Wales

Summary of cover we provide	Details and limits	Section of the policy that contains more details
Features and benefits		
Loss of or damage to your motorhome This policy covers loss or damage to your motorhome, its accessories and spare parts as a result of certain events. The main events are fire, theft and attempted theft.	Please read your policy for details of the cover, limits and exclusions.	Section 2, General exceptions and endorsements.
Injury and death This policy covers you for all your legal responsibilities arising from death of or personal injury to any person as a result of an incident involving your motorhome.	Please read your policy for details of the cover, limits and exclusions.	Section 1a and General exceptions.
Damage to other people's property This policy covers damage to any other people's property caused by an accident your motorhome is involved in.	The most we will pay is £20 million.	Section 1a
Using your motorhome abroad This policy provides full policy cover in: - any country that is a member of the European Union; and - any other country listed on the back of your certificate of motor insurance.	If cover is required in any other country and we agree to provide that cover we will provide you with an international insurance certificate (green card) for the period of the journey if you pay us the required premium.	Section 9
Motorhome stereos and other audio equipment This policy covers loss or damage to any motorhome stereo and other audio equipment permanently fitted to your motorhome caused by fire, theft or attempted theft.	There are no limits on the cover we provide for equipment fitted to the manufacturers' specification for your motorhome. We will pay up to £250 for equipment not fitted to the manufacturer's specification for your motorhome. This limit will apply after taking off any excess that applies.	Section 2
Replacing your motorhome with a new one We will replace your motorhome with a new one if yours is less than 12 months old from the date of first registration and is: - stolen (and not found); or - stolen and recovered or damaged (in a way that is covered by the policy) and the repair costs are more than 60% of the manufacturers UK list price (including tax and VAT) at the time of the loss or damage.	Your motorhome must be less than 12 months old from the date of first registration at the time of the loss or damage and: - you are the first and only registered keeper; or - you are the second registered keeper and the first keeper was a company we recognise as a main agent of the vehicle manufacturers. If a replacement motorhome is available that is the same make and model as yours we will replace it with that motorhome. If no replacement motorhome is available, we will pay you the price of your motorhome, its fitted accessories and spare parts as set out in the manufacturer's last UK price list.	Section 2
Emergency medical treatment Under the Road Traffic Acts, we will pay emergency treatment fees.	Any payment under this section will not affect your no claim discount	Section 1d
Excess		A £100 excess for fire and theft applies to this policy. Policy schedule and endorsements GMH002.
No claim discount If you do not make a claim we will give you a no claim discount.	You can choose to protect your no claim discount if you have 4 years or more no claim discount and all drivers on your policy have had no more than 1 claim in the last 3 years between them. If your no claim discount is protected you can continue to protect it so long as there are no more than 2 claims (which would normally result in your discount being reduced) in any 5 years in a row that you are insured. You cannot transfer your no claim discount to someone else You will not lose your no claim discount if: - we recover, from a third party, all the money we have paid out; - the only claim you make is under section 1d of this policy; or - you make a claim because your motorhome is hit by a driver who is uninsured, has been identified and who was solely to blame for the accident	Section 9, your policy schedule and endorsement GMH006.

Summary of cover we provide	Details and limits	Section of the policy that contains more details
Features and benefits continued		
Motorhome sharing Your policy covers you for carrying passengers for social purposes in return for payment.	For this cover to apply: • your motorhome must not be built or adapted to carry more than 8 passengers (not including the driver); • you must not be carrying the passengers as a business; and • you must not be making a profit from the passenger's payments.	Section 11
Cover when your motorhome is being serviced, examined or repaired When your motorhome is with a motor trader at a garage or similar premises for a service, examination or repair, third party fire & theft cover continues to apply to your and only your motorhome.	We will ignore the limitations about driving and use described in your certificate of motor insurance while it is being driven by (or in the care of) a motor trader or their employees.	Section 12
Replacing child car seats This policy covers child seats fitted in your car if it is damaged as a result of fire, theft or attempted theft	We will pay up to £250 towards the cost of replacing the child seats To be able to claim for your child seats there must also be evidence of loss or damage to your motorhome.	Section 2
Main exclusions and limits		
Failures and breakdowns	This policy does not cover any mechanical, electrical or computer failure, breakdown or breakage.	Section 2
Deception	We will not cover loss of your motorhome by deception by someone who claims to be a buyer or a buying or selling agent.	Section 2
Deliberate damage	Loss or damage as a result of a deliberate act by anybody insured under this policy.	Section 2
Motorhomes left unoccupied	We do not cover loss or damage if your motorhome is left unoccupied and is unlocked, the windows or roof opening are open, or the keys are in or on your motorhome.	Section 2
Driving other cars Your certificate of motor insurance will tell you whether this policy covers you while you are driving any other cars. You are not allowed to use this section to secure the release of a motor vehicle which has been seized by or on behalf of any government or public authority.	We will not cover loss of or damage to the car you are driving. We will cover you as long as: a) you do not own the car; or b) you have not hired it under a hire purchase or leasing agreement The cover only applies if: a) there is no other insurance in force which covers the same claim; b) you have the owners permission to drive the car; c) you are driving the car in the UK; and d) you still have the motorhome you insured under this policy and it has not been damaged so that it would cost more to repair than it is worth.	Section 1e and your certificate of motor insurance.
Trailer cover	Loss or damage to any trailer, caravan or vehicle, or their contents while being towed by or attached to your motorhome.	Section 2
Non standard electronic equipment	We will not cover loss or damage to televisions, phones, games consoles, electronic navigation equipment (for example sat nav) or radar-detection equipment not permanently fitted to your motorhome and which was not part of the manufacturer's specification when the motorhome was first registered.	Section 2
Government and local authorities	We will not cover loss or damage caused by any government, public or local authority legally taking, keeping or destroying your motorhome.	Section 2
Family and people living with you	We will not cover loss or damage to your motorhome, if at the time it happens, it is being driven or used without your permission by someone in your family or someone who is living with you (unless you report the person driving or using your motorhome to the police for taking your motorhome without your permission).	Section 2
Using your motorhome on a racetrack	This policy does not provide cover for using your motorhome on a racetrack.	General exceptions
Repairing and replacing glass	This policy does not cover; a) repairing and replacing broken glass in your motorhome's windscreen, back windscreen, sunroof or side windows; and b) repairing any scratches to the bodywork caused by the broken glass (unless you are claiming for fire or theft damage to your motorhome).	

Cooling-off period

We hope you will be happy with your insurance policy. However, if this policy does not meet your needs, you have 14 days from the date you received your policy document to cancel this policy and get a full refund. We will not give you a refund if you have claimed for the total loss of your motorhome or an incident has happened when you would make that claim.

To cancel your policy, please contact the broker or intermediary who sold you your policy.

You must return your policy document and certificate of motor insurance or cover note before we refund your premium.

Your and our rights to cancel your policy

After 14 days, you can cancel this policy at any time by writing to us and sending us your certificate of motor insurance. As long as you have not made a claim under the policy, we will refund part of your premium based on the period of cover that was left to run at the time you cancelled. We will cancel the policy from the date we receive the certificate of motor insurance.

We, or your broker or intermediary, may cancel this policy by giving you 7 days' notice in writing. We will send this notice by recorded delivery to your last known address. You must send us the certificate of motor insurance before we can refund part of your premium.

Making a claim

If you want to make a claim, please phone 0870 240 1895 (0044 23 92205450 if you are phoning from outside the United Kingdom) as soon as possible. Lines are open 24 hours a day.

For broken glass, please phone 0800 85 44 54 (0044 23 92205450 if you are phoning from outside the United Kingdom).

How to complain

We are committed to delivering the highest standards of customer care. However, we realise that there may be times when things go wrong and we have procedures in place to investigate any complaints. To complain, please contact the department where the problem happened.

For complaints about claims, please phone 0870 240 1895 or e-mail claims.care@groupama.co.uk

For complaints about administration and documents, please phone 0161 834 9888 or e-mail underwritingcustomerservice@groupama.co.uk

If you are not satisfied with our final response, you may be able to complain to the Financial Ombudsman Service.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation if we cannot meet our responsibilities. You can get full details from the FSCS at www.fscs.gov.uk or by phoning them on 0207 892 7300.

Groupama Insurance Company Limited

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Member of the Association of British Insurers

Authorised and regulated by the Financial Services Authority

