

## CHAUCER MOTORHOME POLICY SUMMARY

Some important facts about your Motor Insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

### NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

### TYPE OF INSURANCE:

The policy offers Comprehensive or Third Party Fire and Theft or Third Party Only cover for your Specialist Vehicle(s), as selected by you when requesting the quotation and itemised in your Schedule.

### SIGNIFICANT FEATURES AND BENEFITS:

Included are the following features which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
Legal liability for death or injury to any other person, including passengers	Included	Included	Included
Legal liability for damage to other people's property up to £20,000,000	Included	Included	Included
Damage to your vehicle	Included	Fire and Theft Only	Excluded
Windscreen repair / replacement	Included up to a maximum value of £1,000 subject to a £70 excess	Excluded	Excluded
Personal Accident Benefits: For you or your spouse for death or loss of limbs / sight up to age 69	Up to £5,000	Excluded	Excluded
Medical expenses	Up to £250	Excluded	Excluded
Personal effects (for equipment and personal belongings related to camping and/or caravanning)	£2,000 with a single article limit of £200	Excluded	Excluded
Awnings / Gas Bottles / Generators	£2,000 with a single article limit of £1,000	Excluded	Excluded
Emergency Accommodation	£35 per day for a maximum of 14 days	Excluded	Excluded
Class A courtesy car for duration of repairs <u>authorised by us</u> and completed by an approved repairer	Included but subject to availability	Included but subject to availability	Excluded
Foreign use	Premium linked options of 30, 60, 90 or an unlimited amount of days with full policy cover per policy year. You must notify your insurance advisor in advance of travel	Premium linked options of 30, 60, 90 or an unlimited amount of days with full policy cover per policy year. You must notify your insurance advisor in advance of travel	The minimum cover required by law relating to compulsory motor insurance in the European Union, Croatia, Iceland, Liechtenstein, Norway and Switzerland is provided
In-car entertainment & navigation equipment	Up to £500, subject to policy excess	Up to £500, subject to policy excess	Excluded
"New for Old" cover to replace your vehicle in the event of a total loss when it is less than one year old	Included	Included	Excluded
Driving Other Cars (not owned by you)	Excluded	Excluded	Excluded

## SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations which apply to all policies. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below:-

You will be responsible for the first part of any claim – this is known as the “Excess”. The Excess will be shown on your Schedule. Ask your insurance advisor for details.

If your vehicle is damaged while a young or inexperienced person (including you) is driving, or is in charge of the vehicle, you will have to pay an additional amount, as well as the ‘Excess’. Refer to (including for the additional amounts) Excesses for young or inexperienced drivers Section 9.

Damage to or loss of your vehicle or its accessories when your vehicle is left unattended unless all ignition keys are removed from your vehicle and all doors, windows and other openings are closed and locked so that your vehicle is fully secured. This applies even for short periods such as in a petrol station. Refer to, Exceptions to sections 5, 6 & 7 (M).

Courtesy cars are not always available but we will always do our utmost to provide you with assistance and where possible supply a car within 48 hours following collection of the damaged vehicle. Some specialist repairers or repairers not on our approved repairer panel may not be able to provide you with a courtesy car. You are not entitled to a courtesy car if it is believed your vehicle is beyond economical repair. Courtesy cars must be cared for by you and as such you will be responsible for any damage, unauthorised use and any penalties associated with its use. Refer to Courtesy Car Provision Sections 5 & 6.

Loss or damage caused by an inappropriate type or grade of fuel being used. Refer to, Exceptions to section 5, 6 & 7 (P).

Any liability to others, or loss or damage to any car covered by this insurance when the vehicle is being driven in an unsafe, unroadworthy or damaged condition or does not have a valid MOT or Single Vehicle Approval certificate when needed. Refer to, General exceptions A (6).

Any liability to others, or loss or damage to any car covered by this insurance when the vehicle is carrying a load or a number of passengers which is unsafe or greater than the manufacturer’s specifications. Refer to General exceptions A (7).

Loss or damage when your vehicle is left unattended if the last person in charge of your vehicle before the loss or damage happened is not shown on your certificate of motor insurance as allowed to drive. Refer to, Exceptions to section 5,6 & 7 (L).

Section 2 “Driving other cars”, may be excluded from this policy particularly when you already have this cover provided on another private motor insurance policy. If included, this section will not apply when the other car is not insured in its own right. Other restrictions may apply in addition, please refer to your insurance adviser for confirmation of cover.

Any loss, damage or liability incurred when your vehicle is being used on derestricted toll roads (including the Nurburgring).

## DURATION OF CONTRACT:

Your cover is valid for a twelve-month period.

## CLAIMS ADDRESS:

You should report immediately any accident or loss under the policy to Chaucer Insurance Claims department – Telephone Number: 0800 072 2050.

## CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled.

However, to help keep premiums for specialist vehicles as competitive as possible for all our policyholders we cannot provide cancellation refunds where the annual premium is less than £100. Where a refund is provided it is necessary for the following scale to apply for cancellations *after* the first 14 days of cover as follows:-

Period of cover not exceeding	Percentage of annual premium refunded
One Month	70%
Two months	60%
Three Months	50%
Four Months	40%
More than four months	No refund

Whenever a policy is cancelled, we may charge a fee to cover our administration costs.

## **COMPLAINTS PROCESS:**

Policyfast Limited take pride in providing a first class service to all policyholders, however occasionally an enquiry or a complaint may arise, often as a result of a misunderstanding, which will usually be resolved quickly and efficiently to the policyholders satisfaction. If you have an enquiry or complaint regarding your policy, you should first contact the broker/agent who arranged the insurance for you. If they are unable to resolve the problem, please contact: Operations Manager, Policyfast Limited, Unit 5, Vantage Park, Washingley Road, Huntingdon, PE29 6SR.

If you are not satisfied with the way your complaint has been dealt with, you may write to the insurer at the following address:  
The Underwriter, Chaucer Insurance, Chaucer Business Park, Thanet Way, Whitstable, Kent, CT5 3FD

If you remain dissatisfied, you can refer the matter to Policyholder and Market Assistance at Lloyd's:  
Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA

If after following the above procedure, your complaint has not been resolved to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service at the following address:  
Financial Ombudsman Service, South Quay Piazza, 183 Marsh Wall, London, E14 9SR.

## **COMPENSATION SCHEME:**

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.