

# Campervan Insurance

## Insurance Product Information Document



**Company: Aviva Insurance Limited**

**Product: Twilight Campervan**

Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions (along with other important information) in the policy documents.

### What is this type of insurance?

Campervan insurance provides the compulsory cover you need to drive a vehicle on a public highway. It also offers additional benefits (as set out below) depending on the cover you choose.



#### What is insured?

##### Third party, fire and theft

- ✓ Damage to other people's property, and compensation for other people's death or injury, if you're at fault
- ✓ Loss of (or damage to) your Campervan, including fitted accessories, following fire or theft:
- ✓ Motor Legal – In respect of claims for the pursuit of damages £100,000 and for motoring prosecutions £20,000

##### Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your Campervan
- ✓ New Campervan replacement – if you've owned your Campervan from new, and it's written off or stolen and not recovered within 36 months of purchase, we'll replace it with a new Campervan of the same make, model and specification, subject to availability
- ✓ Glass – we'll replace or repair the glass in your Campervan
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, we will refund your excess
- ✓ Driving other cars – if you're aged 25 or over at inception or renewal, we'll cover you to drive other cars not owned or hired by you
- ✓ Loaned vehicle cover – we'll insure a vehicle loaned to you from a garage for up to seven days while your Campervan is having mechanical repairs, a service or an MOT
- ✓ Personal Effects, Luggage and Ancillary Equipment – we'll cover you for up to £1000 for any personal effects that are lost, damaged or stolen as a result of an accident, fire or theft
- ✓ Replacement locks – we'll pay for the replacement of locks if your ignition keys are lost or stolen
- ✓ Motor Legal – In respect of claims for the pursuit of damages £100,000 and for motoring prosecutions £20,000
- ✓ Injury to you or your domestic partner – up to £15,000 per claim for any one person per insurance year if you or a partner suffer death or the loss of limbs/sight/hearing following a motor accident
- ✓ Vehicle recovery in the event of illness – if you're seriously ill and unable to drive your Campervan, we'll arrange for your Campervan to be recovered and returned to you

##### Optional cover (Third party, fire and theft)

- Protected no claim discount (NCD) – you won't lose your NCD after making a claim when you're at fault (unless you make more than two claims in any five-year period)

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#### What is not insured?

- ✗ Any accident, injury, loss or damage while any Campervan is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence)
- ✗ Any consequence as a result of war or terrorism – except where cover must be provided under Road Traffic Acts
- ✗ Loss or damage if your Campervan has been left with the ignition keys, or left unattended with the engine running
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Loss of value following a repair
- ✗ Claims under Injury to you or your domestic partner cover as the result of suicide or attempted suicide



#### Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the market value of your Campervan at the time
- ! New Campervan replacement is available when the cost of damage or repair exceeds more than 60% of the Campervan's UK list price when purchased (including car tax and VAT) and your Campervan has done less than 15,000 miles – if you don't want us to replace your Campervan or don't meet the qualifying criteria, the most we'll pay is the market value of your Campervan at the time of loss or damage
- ! An excess will apply to most claims
- ! An excess of £150 will apply to glass replacement claims – and we may not use glass supplied by the original manufacturer. Cover for this section is unlimited provided the windscreen is replaced by Aviva's preferred supplier. A maximum limit of £1,000 in any one glass claim applies to all other windscreen replacement providers
- ! Cover for Personal Effects, Luggage and Ancillary Equipment only applies if you're also claiming for loss or damage to your Campervan. The maximum amount payable for any one article shall not exceed £400 and any claim under this section will be subject to £300 excess
- ! When driving other cars, you'll only be covered for third-party claims – not loss or damage of the car you're driving
- ! Loss or damage to your Campervan if it is stored anywhere other than the storage location disclosed and shown on your statement of fact, for a period of more than 48 hours

##### Optional cover

- Protecting your no claim discount does not protect the overall price of your insurance policy



## Where am I covered?

- ✓ The UK, Channel Islands, Isle of Man and Republic of Ireland – plus Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, 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, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein)



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must tell us about any changes to the Campervan (s) insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any accident, injury, loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery



## When and how do I pay?

Payment options should be discussed with your insurance adviser.



## When does the cover start and end?

From the start date you select (as shown on your Policy Schedule), for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started, we'll reduce your refund to pay for the time we provided cover.

You can also cancel your policy at any time during your period of insurance.

To cancel, and for details of any insurance adviser charges, please contact your insurance adviser.