



a fresh approach to insurance



Motorhomes

Insurance Booklet



Ripe Insurance Services Ltd is Authorised and Regulated by the Financial Conduct Authority No. 313411.

Underwritten by





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Ripe Insurance Motorhomes

Thank you for choosing Ripe.

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, **We** have still had to use some words that have a special meaning these are listed and explained in the 'definitions' section. From now on wherever a word with a definition is used it will be printed in **bold** type.

NAME OF THE UNDERWRITER

ERS (Synidcate 218 at Lloyd's)

ERS is managed by ERS Syndicate Management Ltd, which is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority. (Registered number 204851).

If **You** make any claim knowing the claim to be false or fraudulent, with regards the claim amount or otherwise, this **Policy** shall become void and all claims shall be forfeited.

Authorised Signatory

Ripe Insurance Services Ltd

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.



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Important Features

We must draw Your attention to a number of important features of this Insurance:

- This part of the document provides details of Your Policy and the terms and conditions that apply. The Policy is a legal contract between You and Us. The Insurance Booklet, Statement of Insurance and any notice to policyholder issued to You at renewal make one document and must be read together. Please keep them together
- The contract is based on the information You gave Us when You applied for the insurance
- Your Policy is in the following parts:

Insurance Booklet	Statement of Insurance	Notice to Policyholders
<ul style="list-style-type: none"> • What is covered and what isn't in conjunction with the Statement of Insurance • How to make a claim and how We will settle that claim • Our obligations to You • The terms and conditions You must comply with 	<ul style="list-style-type: none"> • The sections of the Policy that apply to You and the dates from which cover is in force • The various limits and sums insured that apply to Your cover • Any special terms that apply to Your Policy including any Endorsements • Your Policy number • The information You have provided, on which the Policy is based • Any declarations which You have agreed to 	<ul style="list-style-type: none"> • Provides information about any changes to Your renewal terms and Policy cover

Our part of the contract is that We will provide the cover set out in this Insurance Booklet:

- for those sections which are shown on Your Statement of Insurance
- for the insurance period set out on the same Statement of Insurance.

Your part of the contract is:

- You must pay the Premium as shown on Your receipt or invoice for each insurance period
- You must comply with all the terms and conditions set out in this Policy.

If You do not meet Your part of the contract, We may turn down a claim, cancel Your insurance or increase the premium.

IMPORTANT FEATURES:

- Insurance Booklet: You should read this document carefully in conjunction with the Statement of Insurance. It gives details of what is and is not covered by the insurance and the Conditions and Exclusions of the cover
- Conditions and Exclusions: Conditions and exclusions will apply to individual sections of the insurance while general exclusions and conditions will apply to the whole insurance
- Limits: All sections have limits on the amount We will pay under that section. Some sections also include inner limits for example for one item
- Excesses: Claims under certain sections will be subject to an Excess. Where there is an Excess, You will be responsible for paying the first part of a claim
- Reasonable Care: You are required to take all reasonable care to protect yourself and any Property Insured and to act as though You are not insured
- Complaints: This insurance includes a complaints procedure which tells You what steps You can take if You wish to make a complaint
- 'Cooling Off' Period: This Insurance Booklet contains a 'cooling off' period as shown in 'Your right to cancel'.



Claims

OUR CLAIMS DEPARTMENT

HOW TO MAKE A CLAIM

1. If an event giving rise to a claim under this insurance occurs **You** shall notify **Us** as follows:
 - a. As soon as reasonably possible but within 30 days of the date of the incident being discovered
 - b. Within 7 days of the date of becoming aware of any loss for any claim in respect of riot, civil commotion, strikers or locked out workers.
2. To notify **Us** of a windscreen claim call – 0330 107 9730 taking care to select the option for **Motorhome** windscreen claims
3. To notify **Us** of an accident, fire or theft claim call – 0330 107 9730

If **Your** claims is as a result of theft, attempted theft, malicious damage or vandalism, **You** should also notify the Police and obtain a crime reference number.

CLAIMS CONDITIONS

These are the claims conditions **You** will need to keep to as **Your** part of this contract. If **You** do not, a claim may be rejected or payment could be reduced or **Your Policy** might be invalid.

1. If an event giving rise to a claim under this insurance occurs **You** must:
 - i. Tell the Police as soon as **You** become aware if **Your Motorhome** and/or **Ancillary Equipment and Accessories** have been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and receive a crime reference number. Unless it is **Policy** of the appropriate Police force that they do not issue a crime reference number for the situation of the claim. Evidence that the Police have been informed must be obtained.
 - ii. Contact **Us** as soon as reasonably possible but within 30 days of the date of the incident being discovered and, in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage and provide all the information and help **We** need to settle **Your** claim
 - iii. Do all **You** reasonably can to get back any lost or stolen property and tell **Us** without unnecessary delay if any property is later returned to **You**
 - iv. Call **Us** if **You** receive any information or communication about the event or cause
 - v. Avoid discussing liability with anyone else without **Our** permission
2. Proof of value and ownership
It is **Your** responsibility to prove any loss and therefore **We** may 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
3. **We** shall have sole control of all claims procedures and settlements
4. **We** will be entitled, at **Our** cost, but in **Your** name, to:
 - i. Take legal proceedings for **Our** own benefit in respect of the cost of the claim, damages or otherwise; or
 - ii. Take over and conduct the defence or Settlement of any claim**We** will have full discretion in the conduct of any legal proceedings and in the defence of Settlement or any claim
5. No property may be abandoned to **Us** whether taken possession by **Us** or not
6. If **You** or anyone acting for **You**:
 - i. Make a claim under the **Policy** knowing the claim to be false or fraudulently exaggerated in any respect or
 - ii. Make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of a claim knowing the document to be forged or false in any respect or
 - iii. Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** collusionThen:
 - i. **We** will not pay the claim
 - ii. **We** will not pay any other claims which has been or will be made under the **Policy**
 - iii. **We** may declare the **Policy** void
 - iv. **We** shall be entitled to recover from **You** the amount of any claim already paid under the **Policy** since the last renewal date
 - v. **We** will not provide any return of premium
 - vi. **We** may inform the Police of the circumstances
7. **We** retain the right to settle any claims or items forming part of a claim by any of the following:
 - i. Cheque or Electronic payment method
 - ii. Replacement of the item
 - iii. Vouchers or credit from a supplier who is able to provide a comparable replacement item



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8. Salvage - **We** may take and keep possession of the **Motorhome** and/or **Ancillary Equipment and Accessories** insured which are the subject of a claim made by **You** and to treat them as salvage and to dispose of them in a reasonable manner. Any proceeds from such salvage belong to **Us** and will be used by **Us** to offset the amount of any claim payment made to **You**.
9. Arbitration - If **We** accept **Your** claim, but disagree with the claim amount, the matter will be passed to an independent arbitrator (to whom **We** must both agree). When this happens, the arbitrator must make a decision before **You** can start proceedings against **Us**.



Important Information

INSURANCE BOOKLET

You should read this document carefully in conjunction with the **Statement of Insurance**. It gives details of what is and is not covered by the insurance and the conditions and exclusions of the cover

CONDITIONS

Your Policy describes certain things which **You** are required to do to make sure that **You** are protected and that **Your Policy** cover operates fully. For example, **You** must:

- Tell **Us** about changes which could affect **Your Policy**
- Make sure that **Your** sums insured are high enough to cover the **Motorhome** to be insured
- Take reasonable care of **Your** property

EXCLUSIONS

Exclusions will apply to each section and general exclusions will apply to the whole insurance.

STATEMENT OF DEMANDS AND NEEDS

This **Policy** meets the demands and needs of an owner of a **Motorhome** who requires insurances for:

- Their **Motorhome**
- **Ancillary Equipment and Accessories**
- Their liability to third parties
- Personal accident
- Windscreen and glass
- Emergency accommodation
- Continental use

REASONABLE CARE AND YOUR DUTY TO PREVENT LOSS OR DAMAGE

It is **Your** responsibility to look after and regularly maintain **Your** property. **You** and any other person this insurance applies to must

- take all reasonable precautions to prevent accidents, loss or **Damage** to the **Property Insured** and accident or injury to any person or loss, destruction or damage to their property
- maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturer's instructions and servicing requirements.
- conduct the **Business** in a lawful manner, complying with all legal requirements and safety regulations.
- keep a record of purchases and sales

Your Policy is intended to cover **You** against unforeseen events like fire or theft. It does not cover wear and tear or **Damage** which happens gradually over a period of time.

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to supply accurate and complete information and to make sure that it is true and correct. **You** must tell **Us** of any changes as soon as possible. Failure to advise **Us** of a change allows the insurer to cancel the **Policy**, sometimes back to its start date and to keep any premiums paid.

KEEPING US INFORMED

This **Policy** is based on the information **You** have given **Us** about **Your** items. **You** must also tell **Us** immediately should **Your** circumstances change. Here are some examples of changes **You** must tell **Us** about (this is not an exhaustive list):

- If **You** are planning to store the **Motorhome** at a different location
- Any intended alteration or modification to **Your Motorhome**
- Any change to the **Authorised Drivers** insured, or to be insured
- If **You** or any **Authorised Driver** to be insured on this **Policy** is charged with, or convicted of, a criminal offence or motoring offence including fixed penalty notices
- Any change in the way that the **Motorhome** is used
- If **You** or any **Authorised Drivers** become aware of any medical or physical conditions which might affect the ability to drive the **Motorhome**



- Details of any accident or loss (whether or not **You** make a claim) involving **Your Motorhome** or that happens while **You** (or anyone who is entitled to drive under this insurance) were driving any other motor vehicle (whether **You** own the vehicle or not)

If **You** fail to disclose all relevant information or makes a misrepresentation, **We** may apply one or more of the remedies listed below:

- Cancel **Your Policy**, or
- Void **Your Policy**, or
- Apply any administration costs, or
- Reject or pay only a proportion of **Your** claim, or
- Revise the premium and/or change any **Excess**, or
- Not return to **You** any premium paid, or
- The extent of the cover may be affected

YOUR RIGHT TO CANCEL

If **You** are not happy with the cover provided **You** may cancel this **Policy** within 14 days from the purchase, renewal or the date **You** received **Your** documents, whichever is the later. If **Your** cover has not yet commenced, **You** will be entitled to a full refund of the premium paid. If **Your** cover has commenced, **You** will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover or £25 whichever is the greater.

You may cancel after the 14 days have expired, **You** will be entitled to a refund of the premium paid based on the time of cover. Details of the refund available are presented in the below table:

Days on cover	Refund of premium
15-30 days	70%
31-60 days	55%
61-90 days	40%
91-120 days	25%
121-150 days	10%
Over 150 days	Nil

Where a claim has occurred within the **Period of Insurance** no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

OUR RIGHT TO CANCEL

We may at any time cancel this **Policy** by sending at least 14 days notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate refund of premium in respect of the unused period showing on the **Statement of Insurance**.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** 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' section in this **Policy** booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this **Policy** booklet.

If **We** cancel the **Policy** **You** will be entitled to a refund of the premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10. Unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud **We** may at any time:

1. Share information about **You** with other organisations and public bodies including the police;
2. Check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this. **We** can supply on request further details of the databases **We** access or contribute to. If **You** require further details please visit <https://www.ers.com/Policy-pages/privacy-Policy>



DATA PROTECTION

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of data protection legislation (including the General Data Protection Regulation from the 25th May 2018), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. Under the General Data Protection Regulation **You** have a right of access to see personal information about **You** that is held in **Our** records, whether electronically or manually. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area. If this happens, **We** will ensure that anyone to whom **We** pass **Your** information agrees to treat **Your** information with the same level of protection as if **We** were dealing with it. **We** and other organisations may also search these agencies and databases to:

1. Help make decisions about the provision and administration of insurance and related services for **You**
2. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **Your** accounts or insurance policies; and
3. Check **Your** identity to prevent Money laundering, unless **You** provide other satisfactory proof of identity.

TELEPHONE CHARGES

Calls 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

GOVERNING LAW

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

SUM INSURED CONDITION

For any **Motorhome** purchased new, under 2 years old and with a mileage of under 12,000, where the sum insured is sufficient, **We** will pay for a replacement as new with the same make and model. If the same make or model is not available, **We** will replace it with one of equal specification, features and functions.

The sum insured must be adequate to cover the full cost of replacing **Motorhome** at the time of the loss. If at the time of a loss the sum insured is too low, **We** will reduce the claim amount in proportion with the underinsurance.

TOTAL LOSS OF THE MOTORHOME

In the event of a total loss to **Your Motorhome**, then cover under **Policy** is considered spent. **We** will not be able to reinstate the **Policy** for any time left on cover unless **We** agree otherwise. **You** will not be entitled to any refund in premium for any remaining **Policy** period.

CUSTOMERS WITH DISABILITIES

This **Policy** and other associated documentation are also available in large print. If **You** require this or any additional support please contact Ripe.

USE OF LANGUAGE

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

PLEASE READ THESE FEATURES, YOUR STATEMENT OF INSURANCE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it within 14 days from receipt of documentation.



Definitions

This part of the **Policy** sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold Type whenever it appears in the **Policy, Statement of Insurance** and **Endorsements**.

Ancillary Equipment and Accessories

Items not sold or supplied as part of the **Motorhome** but are used in, on or around the **Motorhome**. Items include but are not limited to free standing awnings, safari rooms, utensils, navigational equipment, portable generators, general camping equipment. It does not include **Personal Possessions** and **Valuables or High Risk Items**

Authorised Driver(s)

Any driver listed on **Your Certificate of Motor Insurance** as being insured to drive **Your Motorhome** and who has been given permission by **You** to drive it

Certificate of Motor Insurance

The document which provides evidence **You** have insurance under this **Policy** in line with road traffic laws and details who can drive **Your Motorhome**, the purpose for which **Your Motorhome** can be used and whether **You** are covered under this insurance to drive other vehicles. This document should be read together with the **Policy**

Continental Europe

All member countries of the European Union as well as Andorra, Gibraltar, Iceland, Norway, Serbia, Switzerland, Bosnia and Herzegovina and Montenegro

Endorsement(s)

Any terms and conditions made separately to the terms of the **Policy** and specified on **Your Statement of Insurance**

Excess

The first part or amount **You** will be responsible for paying in the event of a claim

Market Value

The cost of replacing **Your Motorhome** with one of the same make, model and specification taking into account the mileage, age and condition of the **Motorhome** at the time of the loss

Motorhome

The motorhome/campervan specified in the **Statement of Insurance**, including its fitted accessories, fixtures and fittings, audio or video equipment, navigational equipment which have been supplied by the motorhome manufacture or fitted aftermarket by a specialist converter or supplier and designed to be permanently installed.

The motorhome must be UK registered with the DVLA and have a current MOT certificate where applicable.

Period of Insurance

The period effective as detailed in **Your Statement of Insurance**, or until cancelled. Each renewal represents the start of a new Period of Insurance

Personal Possessions

Property such as clothing, baggage, personal effects and other similar items normally worn or carried by **You** outside of the **Motorhome** that belong to **You** or for which **You** are legally responsible.

Policy

The Policy wording along with the **Statement of Insurance** and any notice to policyholder issue to **You** at renewal which forms part of the legal contract between **You** and **Us**

Road Traffic Acts

Any Acts, laws or regulations which govern the use of driving of motor vehicles in the **United Kingdom**

Statement of Insurance

The document which sets out the specific terms, limits, **Excess** and **Endorsements** applicable to the cover and should be read together with the **Policy**

Storage Location

The address and type of location **Your Motorhome** is kept when not in use



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Territorial Limits

The territorial limit of either **United Kingdom** or **Continental Europe** as shown in **Your Statement of Insurance**

Trailer

Any form of Trailer with a maximum gross weight of 1,500kg, which has been specially built to be towed by a **Motorhome**. It does not include:

- A mechanically propelled vehicle, whether it can be driven or not
- A horsebox Trailer
- A caravan

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables or High Risk Items

Jewellery, watches, gemstones, gold, silver, precious metals, furs, works of art, antiques, stamp, collections of any kind, musical instruments, photography equipment, portable electronic equipment including laptops, tablets and mobile phones, sports equipment, pedal cycles, telescopes, binoculars and guns.

We/Us/Our

ERS (Synidcate 218 at Lloyd's)

You/Your

The person/persons named in the **Certificate of Motor Insurance** as an **Authorised Driver** and who is and has been a permanent **United Kingdom** resident for the past 12 months



Section 1 – Your Motorhome

Provides cover for loss or damage to **Your Motorhome**

WHAT IS COVERED:

Where **Your Statement of Insurance** states Comprehensive cover:

We will provide cover for loss or damage to **Your Motorhome** caused by perils such as accidental damage, storm, fire and theft, which happens during the **Period of Insurance** and within the **Territorial Limits**.

Trailers

We will also extend the cover above to any **Trailer** up to the sum insured specified in **Your Statement of Insurance** whilst:

- The **Trailer** is attached to **Your Motorhome**
- The **Trailer** is temporarily detached in the course of a journey
- The **Trailer** is stored in a locked building

Replacement Child Seats

Where there is a valid claim under this section to **Your Motorhome** **We** will pay the cost of replacement child seats even if they do not appear damaged. The maximum amount **We** will pay under this section is £250

Basis of Settlement:

Following a valid claim under this section **We** will at **Our** option:

- Pay for **Your Motorhome** and or **Trailer** to be repaired
- Replace **Your Motorhome** and or **Trailer**

For any **Motorhome** purchased new, under 2 years old and with a mileage of under 12,000, where the sum insured is sufficient, **We** will pay for a replacement as new with the same make and model. If the same make or model is not available, **We** will replace it with one of equal specification, features and functions.

If the **Motorhome** was not purchased new or the sum insured is not sufficient to cover the full replacement value as new the **Motorhome** will be replaced at the current **Market Value**.

If **Your** sum insured is insufficient to replace **Your Motorhome** on a **Market Value** basis then any claim will be reduced by the proportion of underinsurance.

Where the replacement parts of the **Motorhome** are found to be unobtainable (for example they are no longer manufactured), **We** will pay the last known price of the parts plus the appropriate fitting charge.

If **Your Motorhome** is owned by someone else, **We** will discuss the valuation and payments directly with the **Motorhome** owner rather than with **You**.

When **We** determine the value of the **Motorhome**, **We** will take into account any discount on the manufacturer's recommended retail price received at the point of purchase.

The maximum **We** will pay will not exceed the Sum Insured shown on the **Statement of Insurance**.

Where **Your Motorhome** is subject to a finance agreement:

- If the **Market Value** is equal to or greater than the amount owed to the finance company, **We** will pay the finance company first and then settle the balance with the legal owner of the **Motorhome**
- If the **Market Value** is less than the amount owed to the finance company, **We** will pay the finance company the **Market Value** and **You** may be required by the finance company to pay them the balance, subject to the terms of **Your** agreement with them.

Where **Your Motorhome** is subject to a lease or contract hire agreement with no legal right to title:

- If the **Market Value** is equal to or greater than the amount owed to the lease/hire company, **We** will pay them only the amount of the outstanding finance, which will settle the claim in full.
- If the **Market Value** is less than the amount owed to the lease/hire company, **We** will pay the lease/hire company the **Market Value** and **You** may be required by the finance company to pay them the balance, subject to the terms of **Your** agreement with them.

Where **Your Motorhome** is subject to a lease or contract hire agreement with legal right to title **We** will pay the lease/hire company the **Market Value** of **Your Motorhome** which will settle the claim. Any transfer of legal title or distribution of the proceeds of **Your Motorhome** should be taken up directly with the lease/hire company in line with the specific terms of **Your** agreement.

Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set, suite or one of a number of items of a common nature, colour or design, when damage happens to a specific part and replacements cannot be sourced.

WHAT IS NOT COVERED:

1. Any applicable **Excess** as shown in **Your Statement of Insurance**



2. Theft or attempted theft of Trailers unless:
 - i. The **Trailer** is attached to **Your Motorhome**
 - ii. The **Trailer** is temporarily detached in the course of a journey but secured with either a hitchlock or wheel clamp
 - iii. The **Trailer** is stored in a locked building
3. Theft, loss or damage caused by a person obtaining the **Motorhome** by fraud or deception
4. Loss of money through deception of failure to receive money for the sale of **Your Motorhome**
5. Loss or damage to the **Motorhome** whilst kept at a motor dealer pending sale
6. Theft or attempted theft of the **Motorhome** if the keys are left in, on or about the **Motorhome**
7. Theft or attempted theft if the **Motorhome** windows, including sunroofs have not been closed or the **Motorhome** has been left unlocked
8. Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), vermin, moths, insects, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually
9. Mechanical or electrical failure or breakdown. This exclusion does not relate to subsequent damage to the **Motorhome**
10. Damage to tyres caused by punctures, cuts, bursts or breaking
11. Loss due to confiscation or detention by Customs, or under the order of any Government, public, local or other authority
12. Loss or damage to **Personal Possessions, Valuables or High Risk Items**
13. Any part of a repair or replacement which results in the **Motorhome** being in a better condition than before the loss or damage took place
14. Any loss in the **Market Value** of the **Motorhome** as a result of a repair
15. The cost of replacing the locks and keys of **Your Motorhome** including any theft devices following the loss or theft of **Your** keys
16. Any loss or damage arising of the liquidation, insolvency or bankruptcy or a **Motorhome** dealer or agent
17. Any trade or business goods, samples, tools or equipment used in connection with employment
18. Loss or damage arising from the use of any portable heaters with a naked flame
19. Accidental Damage caused by seepage of water into the **Motorhome** through seals or seams
20. Loss or damaged caused when the **Motorhome** is used for any business purposes, courier services, food delivery, pace making, time trials, hire and reward or carriage of paying passengers
21. Loss or damage if **Your Motorhome** is stored for a period in **Excess** of 48 hours anywhere other than the **Storage Location** stated to **Us** and noted on **Your Statement of Insurance**. This exclusion does not apply if **You** are using **Your Motorhome** at the time.
22. Loss or damage arising from water freezing in the cooling circulation system of the **Motorhome**
23. Any claim for compensation arising as a result of **You** not being able to use **Your Motorhome** (including the cost of hiring a replacement vehicle)
24. Any loss caused by failure to computer equipment
25. Loss due to the repossession of **Your Motorhome** for returning to its rightful owner
26. Any loss or damage resulting from a member of **Your** immediate family, or a person living in **Your** home, taking **Your Motorhome** without **Your** permission, unless that person is convicted of theft
27. Any loss or damage to **Your Motorhome** (including paintwork) caused by incorrect fuelling or adding of fuel or exhaust additives or lubricants. This could be caused by adding diesel instead of petrol and vice versa and/or and addictive or lubricant (such as Redex or AdBlue). This list is not exhaustive
28. Loss of fuel
29. Loss or damage during the months of October, November, December, January, February, March and April if **You** do not drain the **Motorhome's** water systems and internal sanitary systems when the **Motorhome** is in storage
30. Loss of or damage to external television, radio and satellite fittings and masts
31. Loss or damage resulting from fire or explosion in connection with the on-board domestic gas supply to privately converted motorhomes where the supply is not fitted or serviced in accordance with the Gas Safety (Installation & use) Regulations
32. Loss or damage to any portable satellite navigation equipment when **Your Motorhome** is unattended unless the satellite navigation equipment is stored out of sight in a locked compartment
33. Any loss, theft, impairment, disablement or loss of use of **Your Motorhome** caused by:
 - i. The use of, or failure of, any application, software or programme in connection with **Your Motorhome**, including driver assistance, safety, security, infotainment or software updates whether authorised or unauthorised;
 - ii. The use of, or failure of, any electronic device connected to **Your Motorhome** (for example smartphones, tablets or smartwatches used for navigation, infotainment or any other purpose);
 - iii. Any computer virus, ransomware, code or software;
 - iv. Theft of, loss of access to, or damage to, any telematic device or any electronic data (for example files, music or images) wherever it is stored;
 - v. Any threat, deception or hoax relating to a, b. c. and/or d. above.



Section 2 – Ancillary Equipment and Accessories

Provides cover for loss or damage to **Your Ancillary Equipment and Accessories** connected to **Your Motorhome**.

WHAT IS COVERED:

Where **Your Statement of Insurance** states Comprehensive cover:

We will provide cover for loss or damage to **Your Ancillary Equipment and Accessories** caused by perils such as accidental damage, storm, fire and theft, which happens during the **Period of Insurance** and within the **Territorial Limits**.

Basis of settlement:

Cover provided under this section is on an Indemnity Basis meaning a deduction may be made for wear and tear. **We** reserve the right to specify a supplier of **Our** choice for the repair or replacement or at **Our** discretion offer cash settlement.

Pairs & sets - **We** will not pay for the cost of replacing any undamaged items which form part of a set, suite or one of a number of items of a common nature, colour or design, when damage happens to a specific part and replacements cannot be sourced.

The sum insured stated in **Your Statement of Insurance** is the maximum **We** will pay for any claim under this section and the most **We** will pay for any single one item is £500

WHAT IS NOT COVERED:

1. Any applicable **Excess** as shown in **Your Statement of Insurance**
2. Any claim where there is not a valid claim under section 1 – **Your Motorhome**
3. Money including cash, unused postage stamps, gift vouchers, season tickets, travel tickets, phone cards and pre-paid cash cards, all held for social, domestic or charitable purposes
4. **Valuables or High Risk Items, Personal Possessions**, consumables, contact lenses and hearing aids
5. Electrically or mechanically propelled or assisted vehicles, including motorcycles and quad bikes
6. Any item insured under any other insurance **Policy**
7. Any trade or business goods, samples, tools or equipment used in connection with employment
8. Accidental damage other than as a result of a road traffic accident in **Your Motorhome**
9. Theft or attempted theft from the **Motorhome** if the keys are left in, on or about the **Motorhome**
10. Loss or damage to any item not contained within or connected to the **Motorhome**
11. Theft from the **Motorhome** if the windows, including sunroofs have not been closed or the **Motorhome** has been left unlocked
12. Theft when the **Motorhome** is unoccupied unless there is evidence of forcible or violent entry
13. Loss or damage caused by decay, wear and tear (natural and predictable damage which happens over time or due to normal use), vermin, moths, insects, insects, gradual weathering, atmospheric or climatic conditions, wet or dry rot, fungus, domestic pets or damage caused gradually



Section 3 – Liability to the Public

Provides indemnity for mental injury, death, disease or bodily injury or damage to third party property.

WHAT IS COVERED:

We will indemnify You in respect of:

- Death of or bodily injury to any person – Unlimited
- Damage to any other person's property – up to £20,000,000
- All legal costs and expenses – up to £5,000,000

for any claim or claims arising from any one incident which arises from an accident in Your Motorhome within the Territorial Limits

This cover also applies to any accident involving a Trailer or broken-down vehicles which You are towing, providing:

- The towing is allowed by law and according to Your licence and;
- The Trailer is attached to the Motorhome using equipment specifically designed for towing
- No more than one Trailer or broken-down vehicle is being towed at any one time

Cover We provide for other people:

We will also provide cover under this section to:

- Any Authorised Drivers noted in Your Certificate of Motor Insurance, providing they are driving the Motorhome with Your permission and they are not using it for a purpose not permitted by the Certificate of Motor Insurance
- Anyone You allow to use (but not drive) Your Motorhome for social, domestic or pleasure purposes
- Any passenger who is in, getting into or getting out of Your Motorhome
- The employer or business partner or You or any Authorised Drivers as long as the Motorhome is not owned by or hired to that person and they are not using it for a purpose not permitted by the Certificate of Motor Insurance
- The legal representative of any deceased person, who before their death, incurred liability covered under this Policy

Legal fees and expenses

Following an accident insured under this section and where You have Our written agreement, We will arrange and pay up to a maximum of £35,000 during any one Period of Insurance for:

- Solicitors fees for representing anyone covered under this section at a coroners inquest, or fatal inquiry, or criminal court
- Legal fees, costs and expenses for defending anyone covered under this section against a charge of manslaughter or causing death by reckless or dangerous driving
- Other costs and expenses relating to any incident which might give rise to a claim under this section

Cyber Liability Cover

We will pay any amounts You may legally have to pay subject to the limits stated above for causing death or bodily injury to other people, or damage to any other person's property, due to:

- The use of, or failure of, any application, software or programme in connection with Your Motorhome (including any driver assistance, safety or security systems);
- Any computer virus, ransomware, code or software affecting any electronic systems fitted to Your Motorhome by the original vehicle manufacturer;
- Any threat, deception or hoax relating to 1 and/or 2 above;

Subject to the terms, conditions, limitations and exclusions of this Policy

WHAT IS NOT COVERED:

1. Liability to any employee in the course of their employment by You or anyone insured under this section unless cover is compulsory under motor insurance legislation
2. Liability arising from Your Motorhome being driven by a driver who does not hold a driving licence, has been disqualified from driving or prevented from holding a driving licence
3. Liability for loss or damage to Your Motorhome or any other property that belongs to, or is in the care custody or control of You or anyone insured under this section
4. Liability, except as required under motor insurance legislation, arising from the theft of a Trailer or an A-frame that does not have the relevant braking system fitted which is working in accordance with the laws in which Your Motorhome is being driven
5. Liability arising from loading or unloading any livestock being carried in a Trailer
6. Liability of anyone who is covered under any other insurance Policy



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7. Liability arising from **Your Motorhome** being used or driven in or on an aerodrome, airport, airfield or military base which is provided for the take-off, landing or movement of aircraft including associated service roads, refuelling areas and ground equipment parking areas unless required under road traffic laws
8. Death, injury or damage arising out of poisoning caused by food or drink, harmful or defective food or drink, defective containers of goods sold or supplied from **Your Motorhome** or treatment or advice given from **Your Motorhome**
9. Liability arising whilst driving any other vehicle other than the **Motorhome** described in the **Certificate of Motor Insurance**



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Section 4 – Windscreen and Glass Cover

Provides cover for loss or damage to glass in the windscreen or windows of **Your Motorhome**.

WHAT IS COVERED:

Where this cover is stated in **Your Statement of Insurance** **We** will provide cover for repair or replacement for damage to glass in the windscreen or windows of **Your Motorhome** including any repairs to the bodywork of the **Motorhome** if it is scratched by broken glass.

Providing there is no claim under any other section of this **Policy**, any claim made under this section only will not affect **Your** no claims bonus.

The sum insured stated in **Your Statement of Insurance** is the maximum **We** will pay for any claim under this section

WHAT IS NOT COVERED:

1. The glass **Excess** shown in **Your Statement of Insurance**
2. Damage to sun roofs, roof panels, lights or reflectors



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Section 5 – Personal Accident

Provides cover for death, loss of limb, loss of sight, medical expenses and emergency dental expenses.

WHAT IS COVERED:

Where this cover is stated in **Your Statement of Insurance We** will cover:

If, at any time **You** or **Your** spouse are injured solely, directly and independently of any other cause as a result of an accident involving **Your Motorhome**, or whilst travelling in or getting into or out of **Your Motorhome** which results in the following injuries **We** will pay the benefits stated in **Your Statement of Insurance**

- Death
- Permanent loss of sight in one or both eyes
- Loss of one or more limbs

In addition **We** will pay medical for emergency dental expenses up to £100 for each person injured in **Your Motorhome** if it is involved in an accident.

WHAT IS NOT COVERED:

1. Injury or death resulting from suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life)



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Section 6 – Emergency Accommodation

Provides cover for emergency accommodation following an accident or loss to **Your Motorhome**.

WHAT IS COVERED:

If, whilst **You** are away from home in **Your Motorhome** and **Your Motorhome** becomes uninhabitable following an accident or loss covered under section 1 – **Your Motorhome**, **We** will pay up to the amount stated in **Your Statement of Insurance** towards:

- Alternative accommodation; or
- The cost of hiring a replacement **Motorhome** to continue **Your** holiday
- The cost of standard class public transport for the driver and any passengers to travel from the vicinity of the accident to their home address

WHAT IS NOT COVERED:

1. Any claim where there is not a valid claim under section 1 – **Your Motorhome**
2. Any incident which occurs within 50 miles of **Your** home
3. The cost of any food and/or drink
4. Any claim where **You** cannot provide a valid receipt or ticket for **Your** accommodation/hire or journey



Section 7 – Continental Use

Provides the minimum cover **You** need by law to travel within **Continental Europe** in **Your Motorhome**.

WHAT IS COVERED:

We will extend the cover provided in Section 1 – **Your Motorhome** and section 2 – **Ancillary Equipment and Accessories** up to the amount shown in **Your Statement of Insurance** in addition to the necessary cover to comply with laws on compulsory insurance of motor vehicles whilst **You** are driving **Your Motorhome** in any country within **Continental Europe**

Following a valid claim, **We** will also reimburse **You** for the reasonable costs of:

- Removing the **Motorhome** to the nearest garage, repairer or place of safekeeping
- Delivery of the **Motorhome** back to **Your** home address
- Customs duty **You** may have to pay after temporarily importing **Your Motorhome** into any country within the **Territorial Limits**

WHAT IS NOT COVERED:

1. Any claim where **Your Motorhome** is not taxed and/or have a current MOT where it is required
2. Any claim where **Your Motorhome** is not registered in the **United Kingdom**
3. Any claim where **You** have been outside of the **United Kingdom** for more than 90 days in any one trip or 180 days in the **Period of Insurance**
4. Theft, loss or accidental damage if the **Motorhome** is left unattended whilst outside of the **United Kingdom** for more than 72 hours



Section 8 – No Claims Bonus

Your no claims bonus will increase by 1 year (up to a maximum of 9 years) every renewal if You remain claim free.

If Your no claims bonus is not protected and You are to suffer an at fault claim (where We cannot recover the full loss from another parties insurance) Your no claims bonus will be reduce in line with the scale shown below.

The table below shows what Your no claims bonus will be at the next renewal assuming Your no claims bonus is not protected.

Number of years no claims bonus	No claims	One claim made in Policy period	Two claims made in Policy period	Three claims made in Policy period
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9	3	1	0

Your no claims discount is not affected by claims for:

- Windscreen and glass
- Breakdown
- Motor legal expenses
- Claims where We are able to recover the full cost from a third party



Endorsements

1. Protected No Claims Bonus

You can protect **Your** no claims bonus once **You** have achieved 3 continuous years claim free. In the event of a claim **Your** no claims bonus will not be reduced. Protecting **Your** no claims bonus does not mean **Your** premium will remain the same at renewal but **You** will benefit from a no claim bonus discount on the renewal premium.

If **You** have two claims within a three-year period following the second claim **Your** no claims bonus will no longer be protected.

2. Thatcham approved immobiliser condition

We will not pay:

- Any theft or attempted theft claim under the section(s) of **Your Policy** that detail the cover for loss of or damage to **Your Motorhome**, or
- Any claim as a result of theft of **Your Motorhome**, under the section(s) of **Your Policy** that detail the cover for **Your Ancillary Equipment and Accessories**

unless **Your Motorhome** has a Thatcham approved immobiliser fitted and is in operation when it is left unattended.

3. Thatcham approved tracker condition

We will not pay:

- Any theft or attempted theft claim under the section(s) of **Your Policy** that detail the cover for loss of or damage to **Your Motorhome**, or
- Any claim as a result of theft of **Your Motorhome**, under the section(s) of **Your Policy** that detail the cover for **Your Ancillary Equipment and Accessories**

unless **Your Motorhome** has a Thatcham approved anti-theft electronic tracker recovery system device fitted or attached and is activated at the time of loss

4. Limited mileage condition

During the **Period of Insurance** **You** must not drive **Your Motorhome** more than the number of miles noted in **Your Statement of Insurance**

If **Your Motorhome** exceeds the agreed mileage, **We** will reduce **Your Policy** cover to theft or attempted theft only, whilst kept at **Your** disclosed address as agreed by **Us**. Please contact Ripe Insurance if **You** think **You** will exceed this mileage.

You must tell **Us** the current mileage of **Your Motorhome** at the inception of this insurance, at each renewal date and also when cover for any vehicle is cancelled.

5. Motorhome features requirements

No cover will be provided under **Your Policy** unless **Your Motorhome** satisfies all of the following internal and external requirements.

Internal requirements (fixtures and fittings, secured as permanent features to **Your Motorhome's** floor or side wall):

- **Sleeping accommodation:** A bed (or beds), which may be fixed or convert from seats, forming an integral part of **Your Motorhome's** living accommodation area.
- **Seats and a table:** Forming an integral part of **Your Motorhome's** living accommodation area (the table top may be detachable, the seating must be available for use at the table).
- **Cooking facilities:** A minimum of a single ring cooking facility or microwave.
- **Storage facilities:** A cupboard, locker or wardrobe.

External requirements:

- **Two or more windows on at least one side of the main body of Your Motorhome:** To provide daylight into the living accommodation (this does not include windows on the driver or passenger doors).
- **A separate door:** Which provides access to the living accommodation area of **Your Motorhome** (this excludes the driver and passenger doors). A window on this door counts as a separate window on the main body.



General Conditions

These are the conditions of the insurance **You** will need to meet as **Your** part of this contract. If **You** do not a claim may be rejected or payment could be reduced. In some circumstances **Your Policy** might be invalid.

1. **You** must take all reasonable steps to prevent or reduce loss or damage to the **Motorhome** and **Your Ancillary Equipment and Accessories**
2. **You** must maintain the **Motorhome** in a roadworthy condition including a valid MOT certificate where appropriate and current UK Road Fund Licence
3. **You** must ensure **You** have the correct licence to drive the size of the **Motorhome** insured
4. **You** must ensure the tyres are kept within the legal requirements at all times
5. **You** must be a UK resident and maintain a full UK residence either through ownership or long term agreement
6. The **Motorhome** must not be used long term touring/full timing where the **Motorhome** is used as **Your** main residence or if **You** are touring in **Your Motorhome** for more than 9 months in any one year
7. **You** must allow **Us** to examine **Your Motorhome** at any reasonable time
8. If there is any other insurance covering the same claim or would have covered the claim but for the existence of this **Policy**, **We** will not make any payment under Liability to the Public until all cover under that other insurance is exhausted. For all other claims **We** will not pay more than **Our** share of the claim, even if the other insurer refuses the claim.

Important note

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this **Policy**) and determines how those insurance policies apply.



General Exclusions

The following exclusions apply to the whole of this **Policy**. Any other exclusions are shown in the Sections to which they apply.

WHAT IS NOT COVERED:

1. Claims arising where the **Motorhome** is:
 - i. Being driven by someone other than those named in **Your Certificate of Motor Insurance** as an **Authorised Driver**
 - ii. Being used for a purpose not allowed by the **Certificate of Motor Insurance**
 - ii. Being driven by someone **You** are aware does not have a current valid driving licence or is not complying with the terms and conditions of their licenceUnless the **Motorhome** is in the care of a garage or similar motor trade for servicing/repair, or an employee of a hotel or restaurant for the purpose of parking
2. Claims arising where the **Motorhome** is designed to carry more than eight passengers
3. Claims arising where the **Motorhome** is being lent, let, sub-let or used for business purposes including carrying paying passengers
4. Claims arising from a contract or agreement unless **You** and **We** would have been responsible anyway
5. Claims arising from the **Motorhome** being used in competitions or motor trials, on a racetrack, circuit, Nürburgring Nordschleife, de-restricted toll road or on a prepared course
6. Any claim if at the time of the accident the driver of the **Motorhome** was convicted of driving under the influence of alcohol, drugs or any other substance which is an offence under the driving laws of the country where the accident happened. Unless **We** have to provide cover under the Road Traffic Act
7. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
8. Claims caused by or resulting from poor or faulty design, workmanship or materials
9. Loss due to confiscation, detention by Customs or other authority
10. Loss due to pressure waves from aircraft or other aerial devices travelling at supersonic speeds
11. Any loss or damage:
 - i. deliberately caused by; or
 - ii. arising from a criminal act caused by;**You** or any other person living with **You**
12. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
13. War
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: war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. Unless **We** have to provide cover under the **Road Traffic Acts**
14. Terrorism
15. Any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event. Terrorism is defined as any act or acts including, but not limited to: a. the use or threat of force and/or violence and/or 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 including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes. Unless **We** have to provide cover under the Road Traffic Act
16. Other Actions
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: any action taken in controlling, preventing, suppressing or in any way relating to War or Terrorism above. Unless **We** have to provide cover under the Road Traffic Act
17. Riot or civil unrest that happens outside of the **United Kingdom**
18. Any loss or damage caused by earthquakes and/or the result of earthquakes
19. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this Insurance



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20. Claims arising directly or indirectly while the **Motorhome** covered by this insurance is being used to carry:
 - i. Passengers in a manner likely to affect the safe driving and control of **Your Motorhome**, or
 - ii. Any load which is greater than the maximum carrying capacity as set by the **Motorhome** manufacturer or if applicable; any plated weight limit of the insured **Motorhome**
21. Any proceedings brought against **You**, or judgment passed in any court outside the **United Kingdom**, unless the proceedings or judgment arises out of **Your Motorhome** being used in a foreign country which **We** have agreed to extend this **Policy** to cover.



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Complaints Procedure

How to make a complaint if things go wrong

OUR PROMISE TO YOU

We aim to provide a first class service. If **You** have any reason to complain about **Your** Insurance **Policy**, or **Us**, the complaints procedure is as follows.

The first step is to contact **Our** dedicated complaint handling department who will review **Your** case on behalf of **Our** Chief Executive.

Address: ERS Customer Relations, PO Box 3937, Swindon, SN4 4GW

Tel: 0345 268 0279

Email: complaints@ers.com

If **You** are not satisfied with **Our** response **You** may ask the Complaints department at Lloyd's to review **Your** case.

Address: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693

Email: complaints@lloyds.com

Website: Lloyds.com/complaints

If **You** are still not satisfied after contacting Lloyd's, **You** can refer **Your** complaint to the Financial Ombudsman Service (FOS)

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567

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

This does not affect **Your** right to take legal action.

If **You** ask someone else to act on **Your** behalf **We** will require written authority to allow **Us** to deal with them.

If **You** have any questions about complaints please contact the Company Secretary at:

ERS Insurance Group Limited, 30 Fenchurch Street, London, EC3M 3BD



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