

Motorhome Insurance

Insurance Product Information Document

Company: ERS

Product: Ripe Motorhomes cover

This insurance is underwritten by ERS Syndicate 218 at Lloyd's is managed by Starr Syndicate Management Limited (company no.00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no.204851). Starr Syndicate Management Limited is registered in England and Wales with its registered address at 30 Fenchurch Avenue, London EC3M 5AD.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third-party liability cover.



What is insured?

- ✓ Whilst driving your vehicle you will be covered for any one claim or claims arising out of one incident following:
 - Property damage up to £20,000,000;
 - Property damage costs / expenses up to £5,000,000;
 - Legal costs up to £35,000.
 - Unlimited cover for injury to a third party
- ✓ Loss of or damage to your vehicle or ancillary equipment and accessories as shown in your Statement of Insurance for accidental damage. We will either cover your costs to repair, pay a cash amount to replace or replace the lost or damaged item. The most we will pay for the loss of or damage to your vehicle is up to the value shown on your schedule.
- ✓ Damage to your windscreen or windows is provided up to the value shown in your Statement of Insurance
- ✓ Child seats (or booster seat) will be replaced up to £250, if they were in your vehicle at the time of an accident or theft.
- ✓ Personal accident – Where this cover is selected we will cover you or your spouse up to amount shown in the Statement of Insurance for death of specified injuries following an accident.
- ✓ We will cover your Ancillary Equipment and Accessories up to £5,000 or 15% of the value of your vehicle, whichever is the lesser.
- ✓ Uninsured Driver cover if you are involved in an accident that is not your fault and the driver responsible can be traced



What is not insured?

- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Loss or damage between October and April if water and internal sanitary systems are not drained while in storage.
- ✗ Damage to tyres caused by punctures, cuts, bursts or breaking
- ✗ Loss or damage if your motorhome is kept away from the usual place of storage for more than 48 hours when not in use
- ✗ Loss or damage to your vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- ✗ Loss or damage to your vehicle as a result of deception.
- ✗ Loss of fuel or damage caused by incorrect fuel/additive being used.

N.B. Please refer to your policy wording for full terms and conditions.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy, these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.



Where am I covered?

- ✓ In the United Kingdom
- ✓ Where you have selected cover for Continental Europe and it is shown in your Statement of Insurance, we will also provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the member countries of the European Union as well as Andorra, Gibraltar, Iceland, Norway, Serbia, Switzerland, Bosnia and Herzegovina and Montenegro
- ✓ We will provide the cover shown in your Statement of Insurance in these countries for up to 180 days in the period of insurance.
- ✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary



What are my obligations?

Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.

In the event of a claim or possible claim:

- You will need to pay the agreed excess as shown in your schedule.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.



When and how do I pay?

- You can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if you have selected this option you will be informed by your credit provider the date and amounts of each payment



When does the cover start and end?

- Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- Your insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.



How do I cancel the policy?

- You may cancel the insurance at any time by informing Ripe Insurance.
- If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim(s), we will refund a proportional amount of premium based on the number of days remaining on your policy. The minimum amount that will be retained by ERS will be £25.
- Cancellation after 14 days from the start date will be charged in line with the short term period rates as shown in your Insurance Booklet