

## keyfacts

### **SPECIALIST VEHICLE (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:**

Your policy includes the following features, which are explained in detail in your Policy Booklet:

Cover	Comprehensive	Third Party Fire & Theft	Third Party Only
<b>Legal liability for death or injury to any other person, including passengers</b>	Included	Included	Included
<b>Legal liability for damage to other people's property up to £20,000,000.</b>	Included	Included	Included
<b>Damage to your vehicle</b>	Included	Fire and Theft Only	Excluded
<b>Windscreen repair / replacement</b>	Included up to a maximum value of £1,000 subject to a £50 excess	Excluded	Excluded
<b>Personal Accident Benefits: For you or your spouse for death or loss of limbs/sight up to age 69</b>	Up to £5,000	Excluded	Excluded
<b>Medical expenses</b>	Up to £250	Excluded	Excluded
<b>Personal effects</b>	Up to £1,000 with a single article limit of £200. "Gold" cover (available at extra cost) gives £2,000 with a single article limit of £200	Excluded	Excluded

<b>Awnings / Gas Bottles / Generators</b>	Up to £1,000 with a single article limit of £1,000. "Gold" cover (available at extra cost) gives £2,000 with a single article limit of £1,000	Excluded	Excluded
<b>Emergency Accommodation</b>	£30 per day for a maximum of 7 days. "Gold" cover (available at extra cost) gives £35 per day for a maximum of 14 days	Excluded	Excluded
<b>Courtesy car</b>	Not guaranteed	Excluded	Excluded
<b>Foreign use</b>	Cover is normally provided for up to 90 days in total in any period of insurance. Periods in excess of this <i>may</i> be accommodated and a policy endorsement will apply. You must notify your insurance advisor in advance of travel	Cover is normally provided for up to 90 days in total in any period of insurance. Periods in excess of this <i>may</i> be accommodated and a policy endorsement will apply. You must notify your insurance advisor in advance of travel.	Cover is normally provided for up to 90 days in total in any period of insurance. Periods in excess of this <i>may</i> be accommodated and a policy endorsement will apply. You must notify your insurance advisor in advance of travel.
<b>In-car entertainment &amp; navigation equipment</b>	Up to £300, subject to policy excess	Up to £300, subject to policy excess	Excluded
<b>"New for old" cover to replace your vehicle in the event of a total loss when it is less than one year old</b>	Included	Included	Excluded
<b>Driving Other Cars (not owned by you)</b>	Excluded	Excluded	Excluded

#### **SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:**

Your policy excludes some situations. 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.

Damage to or loss of your car or its accessories when your car is left unattended unless the ignition key is removed and all doors, windows and other openings are closed and locked. Refer to, Exceptions to sections 5,6 & 7 (M).

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 car 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 car 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", is excluded from this policy.

**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  
Prospect House  
Chaucer Business Park  
Thanet Way  
Whitstable  
Kent  
CT5 3FD

Claims Telephone Number - 0800 722050.  
(0800 587808 For Broken or Damaged Glass)

**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 £150. 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:-

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

**COMPLAINTS PROCESS:**

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet.

If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

**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.