

## Motorhome Insurance Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

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?

Accidental Damage & Third Party cover – You are covered for loss or damage caused by accidental damage and third party liability cover.

	What is insured?		What is not insured?
~	Whilst <b>driving your vehicle</b> you will be covered for any one claim or claims arising out of one incident following:	*	Your policy excesses as shown in policy documentation.
	Property damage up to £20,000,000; Property damage costs / expenses up to £5,000,000;	×	Compensation for not being able to use your vehicle.
~	Legal costs up to £35,000. Loss of or damage to your vehicle as shown in your	×	Damage or loss due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
	schedule 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.	×	Loss or damage between October and April if water and internal sanitary systems are not drained while in storage.
	the value shown on your schedule.	×	Damage to your tyres unless caused by an accident.
		×	Any accessories not permanently attached to your vehicle.
		×	Loss or damage to your vehicle as a result of deception.
		×	Loss of 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 of fuel or damage caused by incorrect fuel/additive being used.
		×	Loss of food and drink.
		×	Loss or damage covered by another insurance policy.
			N.B. Please refer to your policy wording for full terms and conditions.



A	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?		
	We will provide the minimum incurrence peopled by the relevant low to ellow you to use your vehicle in the European		
•	We will provide the minimum insurance needed by the relevant law to allow you to use your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).		
	We will provide the cover shown on your schedule in these countries for up to 180 days per trip.		
	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.		
	We can provide full policy cover when you travel abroad or additional countries for which we have agreed to		
	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.		
æ,	When and how do I pay?		
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-	For full details of when and how you pay, you need to contact your broker directly.		
	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 contract?		
-	You may cancel the insurance at any time by informing your broker.		
-	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 (plus insurance premium tax (IPT) where applicable).		
-	Cancellation after 14 days from the start date will be charged in line with the short term period rates as shown in your		
	policy wording.		

ERS Syndicate 218 at Lloyd's is managed by IQUW 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). IQUW Syndicate Management Limited is registered in England and Wales with its registered address at 21 Lombard Street, London, EC3V 9AH. 2