

# Our Motorhome Sweet Spots

By looking at risks within our appetite, we can remain focused on delivering a superior service for the right type of client, ensuring their policies are priced accurately and quickly. However, there are always exceptions, so please do feel free to pick up the phone to our Enthusiast team.

## Is it a Motorhome or a Day Van?

<b>Description</b>	Converted vans, Coachbuilt motorhomes, A-Class motorhomes, American RVs registered as “Body Type: Motor Caravan” (or in the process of being converted to ultimately be re-registered as such)
<b>DVLA 'body type' classification</b>	Motor Caravan
<b>Insurance available</b>	Wider market
<b>ERS Wording</b>	Motorhome

## Our Sweet Spots – Where we want to grow with you

- Drivers aged 35-75
- Annual mileage up to 4k
- Regions of the North East, the South West and Scotland
- 1 or more years of earned NCD
- Motorhomes owned for 12 or more months
- Motorhomes stored away from home in dedicated secure motorhome storage facilities
- Proposers with better than average credit scores

## Motorhome – Features and Benefits



Up to 180 Days European use per trip



£2,000 personal effects cover



£1,000 awnings, gas cylinders and generators cover



New motorhome replacement cover in the event of a total loss within 12 months of ownership from new



Stand-alone breakdown cover available



Dedicated claims handling team who will discuss repair options

**[Find out more about our Motorhome product at ers.com](https://www.ers.com)**

Contact our experienced Enthusiast team today for a quotation.

**[motorhomequotes@ers.com](mailto:motorhomequotes@ers.com) | 0345 600 3890**



The specialist motor insurer

# Our Day Van Sweet Spots

By looking at risks within our appetite, we can remain focused on delivering a superior service for the right type of client, ensuring their policies are priced accurately and quickly. However, there are always exceptions, so please do feel free to pick up the phone to our Enthusiast team.

## Is it a Motorhome or a Day Van?

<b>Description</b>	Standard commercial van - converted (e.g. sink unit, rock 'n' roll bed, fridge, additional windows, etc.)
<b>DVLA 'body type' classification</b>	Van with Side windows/panel van
<b>Insurance available</b>	Limited market
<b>ERS Wording</b>	Modified & Imported

## Our Sweet Spots – Where we want to grow with you

- Drivers aged 30+ with experience/ownership of similar vehicles and good level of NCD (4+ yrs)
- Annual mileage up to 10k, SDP use.
- Vehicles such as VW, Ford, Mercedes and Vauxhall
- Performance or cosmetic modifications (minimum of THREE) - includes camper conversions (e.g. sink unit, rock 'n' roll bed, fridge, additional windows, etc.) as well as alloy wheels, remaps, suspension upgrades, bodykits
- Secure overnight parking (drive, locked compound, garage, etc)
- No adverse history

## Day Van – Features and Benefits



Salvage retention option to customer following total loss



Up to 60 days European use per trip



Multi vehicle coverage for modified car and day van collections



Dedicated claims handling team who will discuss repair options

**[Find out more about our Modified & Imported product at ers.com](https://www.ers.com)**

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# Is it a Motorhome or a Day Van?

## Is it a Motorhome or a Day Van?



### Day Van

Standard commercial van - converted (e.g. sink unit, rock 'n' roll bed, fridge, additional windows, etc.)



### Motorhome

Converted vans, Coachbuilt motorhomes, A-Class motorhomes, American RVs registered as "Body Type: Motor Caravan" (or in the process of being converted to ultimately be re-registered as such)

#### Description

#### DVLA 'body type' classification

#### Insurance available

#### Common usage

#### Common purpose

#### Average age of Policy Holder

#### Common Size and Specification

Van with Side windows/panel van

Limited market

Social, Domestic and Pleasure including commuting

Day trips, short stays

40-49

Smaller, lower specification

Motor Caravan

Wider market

Social, Domestic and Pleasure

Longer stays away

55-65

Larger, higher specification

#### ERS Wording

#### Cover for additional items

(e.g. awnings, gas cylinders and generators etc.)

#### Modified & Imported

Included by endorsement

#### Motorhome

Included

[Find out more about our full Modified and Imported appetite, features and benefits.](#)

[Find out more about our full Motorhome appetite, features and benefits.](#)



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