

Motor Insurance



Insurance Product Information Document

Company: Aviva Insurance Ireland DAC

Product: Caravanners Scheme Policy

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This is a summary of our insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance? This document provides a summary of the key information relating to the Caravanners scheme motor insurance policy. It also offers additional benefits (as set out below) depending on the cover you chose.



What is insured?

Comprehensive

- ✓ **Death or bodily injury** – the amount an insured person may have to pay if legally liable for death of or injury to another person arising as a result of an accident caused by or in connection with the motor caravan;
- ✓ **Damage to property** – the amount an insured person may have to pay if legally liable, for damage arising as a result of an accident caused by or in connection with the motor caravan, up to a limit of €30,000,000;
- ✓ **Accidental damage, fire, theft, attempted theft** – loss of or damage to the insured vehicle caused by these events or self-ignition, lightning or explosion;
- ✓ **Emergency treatment** – we will pay the cost for injuries caused by or arising out of using any vehicle, which we cover under the policy;
- ✓ **Breakdown Rescue;**
- ✓ **Fire Brigade Charges** – up to €1,000 to control or put out a fire in your vehicle, and to remove you or your passengers from the vehicle;
- ✓ **Replacement Lock over** – up to €1000;
- ✓ **Towing charges** – we will pay the reasonable cost of protecting and removing your vehicle to the nearest repairer if, as a result of any loss or damage insured, you cannot drive the vehicle;
- ✓ **Radio, hi-fi, car-phone or CB equipment** – for loss or damage insured up to 5% of the market value of the vehicle or €650, whichever is less;
- ✓ **Medical Expenses** – for accidental bodily injury suffered in direct connection with the vehicle up to €130 for each person;
- ✓ **Contents, Luggage and Personal Effects** – up to €4,000;
- ✓ **Awnings** – up to €2,000;
- ✓ **Portable Generators** – up to €1,250;
- ✓ **Pedal Cycles** – up to €300;
- ✓ **Satellite Dishes** – to permanently fitted dome satellite dishes up to €3000;
- ✓ **Satellite Navigation Equipment** permanently fitted in the motor caravan;
- ✓ **TV and Video** – up to €750 unless permanently fitted in the Motor caravan and part of the manufacturer's standard specification;



What is insured? Continued...

- ✓ **Personal Accident Benefit** – provides cover in the event of accidental bodily injury to any person named on your policy (who you have chosen to cover for this benefit). We will pay €38,000 in the event of death, loss of sight or loss of one or more limbs. A hospital benefit and temporary total disablement cover is also included;
- ✓ **Windscreen damage cover.**

Optional cover:

You must pay an extra premium for this cover:

- **Open driving** – with open driving you can allow any driver aged 25 to 70 to drive your vehicle once they have a full EU or full UK licence.

You do not have to purchase this optional cover to buy the main product.



What is not insured?

Main exclusions only

- ✗ The death of or bodily injury to any person driving the insured vehicle, or in charge of it for the purpose of driving it;
- ✗ Damage to property owned by or in the possession or control of the insured person;
- ✗ Any accident, injury, loss, damage or liability which happens if any vehicle shown in the insurance certificate is, at the time of the accident, being driven or used other than as allowed under the terms of the insurance certificate;
- ✗ Damage or liability arising from war or terrorism;
- ✗ If the insured person has cover for the liability under another policy;
- ✗ Loss of use, wear and tear, mechanical, electrical or electronic breakdown, damage to tyres by braking, punctures, cuts or bursts;
- ✗ Loss or damage exceeding the current market value of the Motor Caravan immediately before the loss or the sum insured whichever is the less;
- ✗ Loss of or damage to the insured vehicle where any person insured has a breath, blood or urine alcohol/drug level above the legal limit shown in the Road Traffic Acts and any further regulations;
- ✗ Any modifications unless they form part of the manufacturer's standard specification or are optional extras that we have agreed to cover.



Are there any restrictions on cover?

- ! Your excess (the amount you have to pay towards any claim), which is €125 and is shown in your schedule (a separate document, which gives details of the cover you have);
- ! If you have windscreen damage cover and choose not to use our aligned windscreen repairers for the replacement or repair a limit of €225 for any single event applies;
- ! Cover is restricted to third party fire and theft while a person holding a provisional driving licence/learner permit or non-EU/UK driving licence is driving;
- ! You will lose all benefits under this policy if any claim under this policy is fraudulent, or if any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefit under this policy;
- ! If by law we have to make a payment that we would not otherwise have had to make, we will seek recovery of that outlay incurred from you and/or the driver of the vehicle.



Where am I covered?

- ✓ We will provide insurance as set out in your policy booklet for insured events, which may happen in the Republic of Ireland, Northern Ireland, Great Britain, the Isle of Man or the Channel Islands during the period of insurance;
- ✓ Identical cover in the EU for up to 31 days, during the period of insurance;
- ✓ Breakdown Rescue cover under this policy applies in the following countries: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, United Kingdom (including the Channel Islands and the Isle of Man), Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



What are my obligations?

- The answers in any proposal and declaration for this insurance or any information you have provided must be true and complete as far as you know;
- In relation to you or any driver who will drive, you must tell us any facts which are likely to affect whether we agree to provide cover, or how we assess the risk proposed for insurance;
- You must take all reasonable steps to prevent accident, injury, loss or damage, and must keep your motor caravan in a roadworthy condition. While unattended, the motor caravan must not be left unlocked, or the keys to the ignition left with the motor caravan. You must allow us to examine the motor caravan at any time;
- You or any person whose driving is covered by the terms of the certificate must hold a licence to drive that vehicle or, if they have held a licence to drive that vehicle, must not have been disqualified from holding that licence;
- You or any person whose driving is covered by the terms of the certificate must meet the conditions and any limits of the driving licence held;
- You must let us know immediately about any event which may give rise to a claim under the policy and if you become aware of any prosecution or inquest in connection with the event;
- You must not admit, deny, negotiate or settle a claim without our written permission and you must co-operate fully with us in investigating and handling any claim.

The provision of insurance under your policy is conditional on you observing and fulfilling the general exceptions, conditions and terms of the policy.



When and how do I pay?

In order to proceed with policy cover you must contact your broker in advance of the required cover start date to arrange for the payment of the premium. Payment options may include a cheque or credit/debit card payment for the full premium. Payment methods depend on the options available to you from your broker.



When does the cover start and end?

In return for your premium, the period of time covered by this policy is from the start date (as shown in your schedule) for a 12 month period and any further specified period, when you renew, that we agree to insure you for.



How do I cancel the contract?

You may cancel this policy at any time by notifying and returning your certificate(s) of motor insurance and windscreen disc(s) to us. As long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance, provided that the refund due to you amounts to at least €20.