

Stuart Insurances Ltd is regulated by the Central Bank of Ireland. Registered in Ireland Number: 69274.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a Camper Van insurance policy.



What is insured?

The policy covers the following

- ✓ Repatriation up to €1500 in one year and maximum €500 for any one incident
- ✓ Portable Generators up to €1,250
- ✓ Permanently fitted Satellite Navigation Equipment up to 5% of Camper Van current market value
- ✓ Permanently fitted Satellite Dishes up to €3000
- ✓ Awnings up to €2000
- ✓ Single Axle and A Frame Trailers – third party liability
- ✓ Personal effects/Contents up to €4000
- ✓ Non-Permanent TV's and Videos up to €750
- ✓ Windscreen Cover up to €250 when using an aligned repairer
- ✓ Personal Accident Policy
- ✓ Hospital Benefit



What is not insured?

Excesses apply on this policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.

General Policy Exclusions:

- ✗ Jewellery
- ✗ Money, stamps, documents or securities
- ✗ Credit/Debit Cards
- ✗ Depreciation, wear & tear, mechanical or electrical breakdown
- ✗ Damage to tyres by braking, punctures, cuts or bursts
- ✗ Loss of use
- ✗ Loss or damage to radio, phone or C.B
- ✗ Modifications except those previously agreed



Are there any restrictions on cover?

- ! We will not insure drivers who do not hold a full Irish/EU/UK driver' license for a minimum of 5 years
- ! Driving of other vehicles is excluded
- ! We will not insure Camper Vans adapted with a workshop
- ! We will not insure Camper Vans taxed or owned in a Company name
- ! We will not insure Camper Vans used for business purposes (including renting out)
- ! We will not insure Camper Vans with visible advertising or logos
- ! We will not insure converted cars, people carriers or vehicles that do not have 1.8 meters internal height limit
- ! Proposers must own and insure a private vehicle and have fulltime use of same



Where am I covered? IMPORTANT: Please see Policy Document – www.campervaninsurance.ie



What are my obligations?

You must provide us with honest, accurate and complete information and inform us of any material alteration in risk. Premiums must be paid on time.



When and how do I pay?

You must pay your premium to your broker before the policy can be issued.



When does the cover start and end?

Your cover will take effect and expire on the dates statement on your policy schedule.



How do I cancel the contract?

You are entitled to a fourteen-day cooling off period during which you can withdraw from the contract. The cooling off period begins when you receive your policy documentation. You will be charged a pro rata premium for the period you are on risk, during the cooling off period and an administration charge of €15. If the policy is cancelled during the first year of insurance, no refund on the premium will apply.