

## STUART INSURANCES LTD EXCLUSIVE MOTOR HOME SCHEME

Terms and Conditions (see policy document for full wording)

Insurer: Aviva Insurance Ltd  
Broker: Stuart Insurances Ltd  
Cover: Comprehensive

The Stuart Insurances Ltd Exclusive Motor Home Scheme is a "Group Scheme" for anyone who owns a camper and who wishes to participate. Cost €315.00 (Premium €280. inclusive of government levies + Broker Fee €35). This is subject to qualifying criteria.

### DEFINITION OF A CAMPER FOR THIS SCHEME:

Motor Caravan means a vehicle which has been designed, constructed or adapted to provide temporary living accommodation which has an interior height of 1.8 metres (6ft) and incorporates the following **PERMANENTLY** fitted equipment: (1) A sink unit (2) Cooking equipment consisting of not less than a hob with two rings.

All Proposers must own and insure a private car and have full time use of same for daily use. Proof of motor insurance must be provided and must be accidents and claims free for **5 years**. We do cover those who have company cars for full time use, Please contact us.

The standard scheme is restricted to the Insured, their Spouse/Partner and an Optional additional driver, for social, domestic & pleasure purposes only. There is a €50.00 additional cost (Premium €38.85 + Broker Fee €11.15) for any named drivers over and above this. Insurers request that named drivers must be members of the Insured's immediate family. *Named drivers must also be in possession of a full valid driver's license, have held same for more than 5 years and have a clear record with no Accidents, Claims, Convictions or Penalty Points. **Please note you can avail of open drive for an additional cost of €80 a year (Premium €77.96 + Broker Fee €2.04).** This covers family members only between 25 - 70. They must have a driving license for 5 years or more.*

**Should you fall outside this criteria, please contact us, as we may be able to provide an alternative quotation.**

Please be advised that if a driver is added to the policy mid-term, an Additional Driver's Form must be completed and returned together with a copy (both front and back) of the named driver's license. Please contact the office for an Additional Driver's Form or print same from our website.

**Please note that no refunds of premiums are offered in the first year of insurance if the policy is cancelled. Suspension of the policy is not available.**

Proposers must provide photographs of the front, side and inside of the vehicle proposed.

Proposers must provide a purchase invoice when incepting cover. We will require a purchase invoice for a permanent change of vehicle.

Proposers must provide a copy of home insurance schedule or utility bill as proof of address.

The excess on this policy is €125 for each and every claim.

*Coach/ Factory Built Campers over 15 years of age or a conversion (regardless of year of make) will require a Motor Vehicle Engineer's Report Form , stamped by any **Main Garage Dealership** or current valid DOE.*

*The following make and models are a sample of the vehicle types which are **excluded** from the Scheme.*

- **Winnebago** motor coach, all other models refer to the underwriter
- **Forest River** Charleston and Berkshire model
- **Damon** Motor Coach

- **Safari** models excluded are Cheetah, Cascade, Compression FD, Compression Gas, Simba Gas and Passage
- **Bluebird** Wanderlodge 450 LXI
- **Coachmaster** Mirada. Coachmen Leprechaun.. refer to underwriter
- **Tourmaster** T40B and T40C
- **Sportscoach** Legend tag, Elite legend, Elite, Pathfinder and Cross country
- **Georgie Boy** Cruise Master
- **Beaver** models excluded are Marquis, Patriot Thunder and Contessa
- **Prevost** models excluded are Legendary and Outlaw
- **Mandalay** and Mandalay Presidio
- **Gulf Stream Motorcoach** excluded models are Tour Master, Constellation, Yellowstone diesel, Crescendo and Bounty Hunter.
- **Monaco** excluded models are Camelot, Diplomat, Knight, Cayman, Lapalma, Monarch and Riptide.
- **EnduraMax** excluded models are Gladiator, Wide open, G-Force, Zero Gravity & Track & Trail

Please note that the vehicle value limit is €100,000. Any Vehicle over €100,000 will be referred to the underwriter and if accepted will then be subject to a 2% charge over and above the limit.

The maximum engine size under the scheme is **8000cc**.

When a permanent substitution is done, Insurers request that photographs of the front, side and inside of the new vehicle are submitted within 14 days. If the vehicle is over 15 years of age and/or a vehicle conversion (regardless of year of make) we will require a Motor Vehicle Engineer's Report Form or DOE, stamped by a main garage dealership.

Comprehensive cover includes Accidental Damage to vehicle, including Fire and Theft for vehicle and permanent fixtures in the vehicle. Fire damage as a result of cooking is included. This is only covered when the vehicle is stationary.

We accept sterling cheques. Should you be due a refund cheque, please note that they will only be issued in Euro.

There is no additional premium for left hand drive vehicles.

Continental Cover is free of charge. Green Cards and Spanish Bail Bonds will be issued on request. Please give 14 days notice prior to travel.

**We reserve the right to decline to quote or refuse a proposal.**

**The following are covered under the Scheme:**

- Portable Generators –Aviva will pay, up to an amount of €1,250 for any single occurrence, for loss of or damage to Portable Generators occurring in or on the motor caravan by fire, theft or accidental means. €125.00 excess applies each and every claim.
- Permanent / fixed satellite navigation systems, 5% of vehicle value. €125.00 excess applies each and every claim.
- *Satellite Dishes. –Dome satellite dishes limited to €3,000 with excess €125.  
-After-fit satellite dishes excluded. Cover can be added up  
To a limit of €3,000 at an additional cost of €135.00 (premium  
€125.00 + Broker Fee €10.00)*
- Awnings – Aviva will pay up to an amount of €2,000.00 for any one occurrence, for the loss or damage to awnings occurring in or on the Motor Caravan by fire, theft or accidental means. €125.00 excess applies each and every claim.
- Single Axle Trailers and A frame trailers are covered for third party liability whilst attached or detached from the camper van. The towing of trailers is permitted for leisure purposes only.

- Personal effects / Contents (within the camper) covered up to a limit of **€4,000.00**. €125.00 excess applies each and every claim
- *Non Permanent TV's and Videos will be covered for all risks. The maximum amount payable for this will be €750.00. €125.00 applies excess each and every claim.*
- **Personal Accident Policy**
  - On a road and rail basis, benefits as follows:
  - Death: €38,000.00
  - Permanent Disablement:
    - Loss of a Limb
    - Loss of sight €38,000.00
  - Temporary Total Disablement €110.00 per week up to 156 weeks
- **Hospital Benefit:**  
Hospital Benefit is **€255.00 per week for 20 weeks**, if an injury is sustained as a result of an accident.

**We will not pay for loss or damage to:**

- Jewellery
- Money, stamps, documents or securities
- Credit/Debit Cards
- Portable/Non-Fixed satellite navigation systems

**Exclusions**

- We will not insure campers taxed or owned in a Company name
- Panel Vans
- Horse Boxes
- Vans adapted for motor racing
- Driving of Other Vehicles
- Motorcycle cover is excluded from this policy and must be insured separately
- Converted Buses, Coaches, Ambulances or Trucks.

**Insurers will not pay for;**

- depreciation, wear and tear, mechanical or electrical breakdown
- damage to tyres by braking, punctures, cuts or bursts
- loss of use
- loss or damage to radio

**AVIVA BREAKDOWN ASSISTANCE**

**Telephone Number: Republic of Ireland – 1800 44 88 88, Northern Ireland and the United Kingdom – 01 612102113, Rest of Europe – 00 44 161 210 2113.**

**What does Breakdown Mean?**

It refers to mechanical breakdown, fire, theft or any attempt thereof, malicious damage, punctures that require assistance to fix or replace a wheel, lost keys, stolen keys, keys broken in locks or in your motor caravan.

**What are the benefits of breakdown assistance?**

**Roadside Assistance**

Roadside Assistance benefits become an entitlement at a distance of 20km from your home.

A competent repairer will be sent to assist you at the scene. If immediate repairs are possible the cover provides for up to one hours labour free. **For an additional €20/£20 you can receive homeside assistance. The homeside assistance benefits become an entitlement outside your home.**

### **Towing**

The cost of towing your Motor Caravan to your nearest competent repairer or to your own garage whichever is the closest.

### **Where am I covered?**

Cover applies to the following countries:

Andorra	Italy	Ireland
Austria	Luxembourg	Israel
Belgium	Malta	
Cyprus	Netherlands	
Czech Republic	Northern Ireland	
Denmark	Norway	
Finland	Poland	
UK	Portugal	
France	Spain	
Germany	Sweden	
Hungary	Switzerland	
Iceland	Turkey	

Aviva will not be liable for any expense incurred without their prior approval or for expenses incurred by you without ringing the phone number(s) provided first.

### **Exclusions**

Aviva is not liable for:

- 1 Any liability or consequential loss arising from any act performed in the execution of the assistance provided.
- 2 Expenses which are recoverable from another source.
- 3 Any claim arising where the motor caravan is carrying more passengers or towing a greater weight than that for which it was designed, or arising directly from unreasonable driving on unsuitable terrain.
- 4 Any accident or breakdown resulting from wilful or deliberate act.
- 5 The cost of repairing the motor caravan other than as described in the benefits section.
- 6 The cost of any parts, keys, lubricants, fluids or fuel required to restore the campervan's mobility.
- 7 Any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the motor caravan.

### **Limit of Responsibility**

- 1 Aviva will not be responsible for any inability on their part to provide the services specified in this section.
- 2 Aviva will not be responsible for any failure on their part to perform any obligation caused as a result of: act of god, Government control, restrictions, prohibitions, or any other act or omission of any public authority (including government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties.
- 3 Aviva will not be responsible for any failure on their part to perform such obligations as a result of any other cause is beyond their reasonable control.
- 4 Aviva will not be responsible for any consequence of war, invasion, act of foreign Enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power except so far as it is necessary to meet the requirements of the Road Traffic Acts.

### **Windscreen Cover;**

*Standard Cover limited to €225 unless approved repairers are used , otherwise unlimited*

In the event of a windscreen claim, please contact Autoglass on 1850 88 77 64 (R.O.I) & 00 800 88 0 88 228 (Outside ROI).

**Express Claims Service:**

**Accidents occurring in the R.O.I. – Phone Aviva Accident Line 1 850 666 888**

**Accidents occurring everywhere else– Phone Aviva Accident Line 0035391 554771**

**In the event of any motor accident we would also ask that you contact our office with full details of the incident.**

Aviva provides the following Express Claims Service; (Ireland, U.K. & Europe)

1. Emergency Tow-in Service  
- Towing charges following an accident of up to **€190.00**.
2. Fast, efficient and high quality service through their nationwide network of repairers
3. A mobile estimation service if required

**Claims Loadings**

Claim value	Loading	Loading	Loading	Loading	Loading	
One Claim up to...	Year 1	Year 2	Year 3	Year 4	Year 5	Third Party/ Accidental Damage Refer to Table Above
Up to €5000	75%	50%	25%	15%	Nil	
€5001 to €10,000	100%	75%	50%	25%	15%	
€10,001 to €15,000	200%	100%	75%	50%	25%	
€15,001 to €25,000	200%	100%	75%	50%	25%	Fire and Theft
€25,001 to €50,000	200%	100%	75%	50%	25%	No claims loading up to €50,000
€50,000 to €79,000	Refer	Refer	Refer	Refer	Refer	
€80,000+	Refer	Refer	Refer	Refer	Refer	
Multiple Claims	Refer	Refer	Refer	Refer	Refer	If above €50,000, or for multiple

fire and theft claims

Each case will be referred to the underwriter.

**Please note your premium will also be reviewed if you have received any convictions or endorsements or more than 2 penalty points. Please advise of same.**

**Ian Stuart  
Director  
Stuart Insurances Ltd**

**12/03/2014**