

Policy Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Campton Motor Caravan Private Motor Policy

The Campton Motor Caravan Private Motor Policy is underwritten by QBE Insurance (Europe) Limited and will run for 12 months as shown in the policy schedule.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

QBE Insurance (Europe) Limited is part of QBE European Operations, a division of the QBE Insurance Group.

Significant Features and Benefits

Description	Comprehensive
Personal Belongings	£3,000 with a single article limit of £200
Camping Equipment, Awnings & Generators	£1000 maximum (can be extended)
Gas Bottles	Cover for Fire & Explosion caused by cooking apparatus and gas bottles is included
Annual Mileage	Standard restriction 8000 miles Options up to 3000, 5000, 10000 and 15000 miles
Permanently fitted Audio, visual/satellite/computer equipment, telecommunication and navigational equipment.	Up to £1000
New vehicle replacement is provided if the vehicle is less than 24 months old and you have been the registered keeper since new and the mileage is less than 15000.	Included
Spare Parts & Accessories in a secure and locked garage	Up to £500
Replacement of motor caravan locks or reprogramming or replacing any vehicle theft device as a result of the loss of the car keys	Up to £1000
Windscreen/Window	Up to £1500
Alternative Accommodation	£100 per day up to a maximum of 14 days. Subject to the insured vehicle being stolen or damaged and the vehicle cannot be used.
Foreign Use	Full policy cover applies in EU and any other country the commission of the European Union is satisfied that arrangements have been made to meet the requirements of the EU Directives on insurance..
Loss of accessories from a locked and secure garage.	£500
Personal Accident Cover for Policyholder & Spouse aged 18 to 75.	£5,000
Compulsory Excess which is in addition to all other excesses.	Minimum £100 Variable excess dependent on vehicle
Fire & Theft excess	Minimum £100 Variable excess dependent on vehicle
Standard excess for drivers with provisional licences or hold a licence other than provisional for a period of 1 year, or holds a licence other than one issued in the UK for a period of 2 years. (See N/B). (Comprehensive Cover only)	£200

Description	Comprehensive
Trailer Cover	Third Party cover Included. Full cover available
Windscreen excess (Replacement)	£75
Windscreen excess (Repair)	Nil
N/B Additional compulsory accidental damage excesses may also apply dependent on the type of vehicle or claims and conviction record. Ask Campton Insurance Brokers (UK) Ltd for details	

Exclusions & Limitations

Description	Comprehensive
Loss or Damage as a result of Theft if: the Ignition key or similar device is left in or on the car and all windows, doors and roofs have not been closed and locked.	No Cover
Loss or Damage as a result of Theft if: any security or tracking device has not been set or is not in working order.	No Cover
Driving Other Cars.	Not Available
Loss suffered through obtaining property by deception	No Cover

Making a Claim

In the event of a claim you can contact our claims department at QBE Insurance (Europe) Limited, One Coval Wells, Chelmsford, Essex CM1 1WZ. Telephone number 0808 100 8181.

Rights of Cancellation

If this cover does not meet your requirements, please return all your documents (including the certificate) within 14 days of receipt. We will return any premium paid less a pro rata charge (minimum £20.00) for the number of days for which cover has been given.. The full annual premium is due if a total loss claim has been made.

After the initial 14 day "cooling-off" period, if you wish to cancel the policy please return the certificate of Motor Insurance to Campton Insurance Brokers (UK) Ltd and the policy will be cancelled in accordance with the following short-period rates;

Period not exceeding;	Proportion of annual premium returned
1 month	75%
2 months	70%
3 months	50%
4 months	40%
6 months	30%
8 months	10%
Over 8 months	Nil

A minimum premium of £40 will apply

Please note; Campton Insurance Brokers will also charge a premium for cancelling the policy before it's renewal. Refer to their Terms of Business.

How to Complain

If you wish to make a complaint you can write to the Managing Director at QBE Insurance (Europe) Limited, One Coval Wells, Chelmsford, Essex CM1 1WZ

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone Number 0845 080 1800.

Details about our Regulator

QBE Insurance (Europe) Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.