

# Markerstudy Motorhome

*This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.*

## What is Markerstudy Motorhome?

Markerstudy Motorhome is a private motorhome insurance policy, underwritten by Markerstudy Insurance Company Ltd.

Your policy has been arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer.

## What does Markerstudy Motorhome cover me for?

There are 3 different levels of cover. If you have selected Comprehensive (COMP) this covers damage to your insured vehicle by accident, fire, theft & vandalism.

If you have selected Third Party Fire & Theft (TPFT) this covers loss of or damage to your insured vehicle by fire & theft.

All policies including those issued for Third Party Only (TPO) provide cover for any injury & damage you cause to other people and/or their property.

## What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

## How do I notify a claim under my Markerstudy Motorhome policy?

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

**0344 873 8183**

## How do I make a complaint about my Markerstudy Motorhome policy?

In the first instance these should be referred to the insurance intermediary arranging the insurance. If you are not satisfied with his or her answer, please make contact with us at Markerstudy Customer Relations, Markerstudy Insurance Services Limited, PO Box 727, Chesterfield S40 9LH, Tel: 0344 705 0633 or e-mail [complaints@markerstudy.com](mailto:complaints@markerstudy.com). You will need to quote your policy number shown in the Schedule.

In the event that we have not resolved matters within 8 weeks of you writing to us the problem can be referred to the Financial Ombudsman Service. You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in full in the policy booklet.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if we have provided our consent.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action.

## Would I receive compensation if the insurer were unable to meet its liabilities?

In the event that the insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

## Standard Features

The following will automatically be included in your policy, according to the cover you have selected.

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Features and Benefits	Significant Exclusions or Limitations	Policy Section	Cover
<b>Contents and Equipment</b> Standard cover of up to a maximum of £2000 with a single article limit of £300 for contents and £1000 equipment if they are lost or damaged by an accident, fire or theft if located in or on your motorhome.	Does not apply to: <ul style="list-style-type: none"> <li>• Money, stamps, tickets, documents or securities</li> <li>• Mobile Phones</li> <li>• Goods, tools or samples carried in connection with any trade or business</li> <li>• Equipment outside of the motorhome which is not secured with a security device</li> </ul>	F	Comp
<b>In-Car Entertainment Communication, Navigation Equipment</b> A limit of £500 applies to any one occurrence (after the deduction of any excess) for permanently fitted in-car entertainment, communication or navigation equipment not originally installed by the manufacturer. Cover is unlimited if the permanently fitted in-car entertainment, communication or navigation equipment was originally fitted to the insured vehicle by the manufacturer.	Does not apply to: <ul style="list-style-type: none"> <li>• Television equipment or two-way radio transmitters or receivers</li> <li>• Any amount payable in respect of in-car entertainment, communication or navigation equipment will not exceed the value of the equipment at the time of the loss or damage after making any deduction due in respect of wear and tear.</li> </ul>	A, B	Comp / TPFT
<b>Foreign Travel</b> Full policy cover, as shown on your policy schedule, is included free of charge whilst driving in the EU and certain other countries as stated below. Cover is for a period of up to 180 days in any one insurance year and is only applicable as long as you and any permitted driver is normally resident within the geographical limits of the policy and the use abroad is for social, domestic & pleasure purposes only.	You must notify your insurance intermediary prior to your journey abroad otherwise your policy will only provide the legal minimum cover in all EU countries and any other country which- the Commission of the European Communities is satisfied has made arrangements of Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.  This legal minimum insurance does not include cover for loss of or damage to the insured vehicle.	J	Comp / TPFT / TPO  ✓
<b>Uninsured driver and vandalism promise</b> If the insured vehicle is involved in an accident that was not your fault or that of the driver of the insured vehicle and caused by an uninsured motorist we will refund the cost of your excess and restore your No Claim Discount. We will need: <ul style="list-style-type: none"> <li>• The vehicle registration and the make/model of the third party vehicle</li> <li>• The responsible driver's detail, if possible.</li> </ul> It also helps us to confirm who is at fault if you can get the names and addresses of any independent witnesses, if available. When you claim, you may have to pay your excess.  Also, if when your renewal is due, investigations are still ongoing, you may lose your No Claim Discount temporarily. However, once we confirm that the accident was the fault of the uninsured driver, we will repay your excess, restore your No Claim Discount and refund any extra premium you have paid.  <b>Vandalism promise:</b> If you make a claim for damage to your insured vehicle that is a result of vandalism, which is damage caused by a malicious and deliberate act, you will not lose your No Claim Discount.	Conditions: <ul style="list-style-type: none"> <li>• You pay any Accidental Damage excess that is applicable. Please refer to your policy</li> <li>• schedule for excess amounts</li> <li>• The incident is reported to the police and assigned a crime reference number</li> <li>• The damage has not been caused by another vehicle.</li> </ul> When you claim you will have to pay the excess. Once we receive your claim, you may lose your No Claim Discount, until we are supplied with a relevant crime reference number.	M	Comp
<b>Emergency transport &amp; accommodation</b> If you are not able to drive the insured vehicle as a result of an incident which is covered under section A or B of this policy we will assist with getting you and your passengers to a safe location. We will also pay you up to £100 per person in respect of: <ul style="list-style-type: none"> <li>• Alternative travel expenses for you and all occupants of the insured vehicle to reach your destination; or</li> <li>• Emergency overnight accommodation for you and all occupants of the insured vehicle when an unplanned overnight stay is necessary.</li> </ul>	What is not covered: <ul style="list-style-type: none"> <li>• More than £500 per incident</li> <li>• Reimbursement for the purchase of any drinks, meals, clothing, toiletries, newspapers or telephone calls</li> <li>• Any additional costs incurred for the transportation of any goods carried within the insured vehicle</li> <li>• Coverage outside the territorial limits of your policy.</li> </ul>	N	Comp
<b>Child car seat</b> If you have a child car seat fitted to your insured vehicle and your insured vehicle is involved in an incident where the damage to the insured vehicle is covered by this policy we will cover you for the cost of replacing the child car seat with a new one of a similar standard, even if there is no apparent damage, provided you are able to supply a copy of the original purchase receipt for the car seat.		O	Comp

<b>Windscreen Cover</b> We have special arrangements with leading windscreen companies to repair or replace your windscreen. Any payments made under this section will not affect your No Claims Bonus.	<ul style="list-style-type: none"> <li>If the windscreen is repaired you will not be subject to payment of an excess. If the windscreen is replaced you will be responsible for any amount shown in your policy schedule.</li> <li>We will only pay for breakage of one piece of glass under this section of the policy.</li> <li>Sun roofs and panoramic roofs are not covered</li> </ul>	H	Comp ✓
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## General Exclusions and Conditions

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	What is not covered	Policy Section
<b>Accidental Damage Fire and Theft Excess</b>	<ul style="list-style-type: none"> <li>The amount of excess specified in your Schedule</li> </ul>	A, B
<b>Loss of or Damage to your motorhome</b>	<ul style="list-style-type: none"> <li>Loss of or damage to your motorhome if it is unoccupied and the ignition key is in or on your motorhome</li> <li>Loss of use of your motorhome</li> <li>Loss of value of your motorhome following repair</li> <li>Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your motorhome</li> <li>The unauthorised taking away of your motorhome by a family member</li> </ul>	A, B
<b>Use of the motorhome</b>	Cover does not apply if the motorhome is : <ul style="list-style-type: none"> <li>being used for any purpose that your current Certificate of Motor Insurance does not permit</li> <li>being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive</li> <li>in or on any part of any airport which is used for the take off and landing of aircraft</li> <li>being driven in an unroadworthy condition or without an MOT certificate, if one is necessary</li> </ul>	General Exclusions (1)
<b>Courtesy Vehicles</b>	<ul style="list-style-type: none"> <li>Courtesy vehicles are not provided in the event of Loss or Damage to your motorhome.</li> </ul>	D
<b>Driving Other Vehicles</b>	<ul style="list-style-type: none"> <li>Cover to drive other vehicles is not provided under this policy.</li> </ul>	C
<b>Other</b>	The policy does not cover any consequence of : <ul style="list-style-type: none"> <li>Loss, damage, cost or expense resulting from or in connection with an act of terrorism</li> </ul>	General Exceptions (9)