



MARKERSTUDY
INSURANCE SERVICES LIMITED

MOTORHOME INSURANCE POLICY



HELPFUL INFORMATION IF YOU NEED TO ALTER YOUR MOTORHOME INSURANCE

CHANGE OF MOTORHOME

Please notify Markerstudy Insurance Services Limited as soon as possible if You change Your Motorhome, including details of any security system fitted to the vehicle and any alterations to the manufacturer's standard specification. You will need to return Your Certificate of Motor Insurance so that it can be replaced to show the registration number of Your new Motorhome effective from the date of the change.

CHANGE OF ADDRESS

Please notify Markerstudy Insurance Services Limited of any change of address, including details of where Your Motorhome is parked overnight.

CHANGE OF DRIVERS

Please notify Markerstudy Insurance Services Limited of any change to the drivers covered by this Policy. When adding a driver to Your Motorhome Policy You will need to confirm full details so that cover can be agreed and return Your Certificate of Motor Insurance for amendment.

DRIVING ABROAD

If You wish to use Your Motorhome abroad, please notify Markerstudy Insurance Services Limited at least two weeks prior to Your departure, so that Your cover can be extended for the appropriate period. Your Motorhome Policy provides cover in the European Union at no charge, provided the trip is for a period of 60 days or less.

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**TO ENSURE THAT YOUR CLAIM IS SETTLED QUICKLY AND EFFICIENTLY,
PLEASE CALL OUR 24 HOUR CLAIMS HELPLINE: 0844 873 8183**

DEFINITIONS

The following key words or phrases, which are listed below in alphabetical order, have the same meaning whenever they appear.

CERTIFICATE OF MOTOR INSURANCE

Evidence of the existence of motor insurance as required by law and which forms part of Your Motorhome Policy.

CONTENTS

Household goods and personal belongings you or a member of Your family own that are in Your Motorhome.

COURT OF SUMMARY JURISDICTION

A Magistrates Court or a court of equivalent jurisdiction in the United Kingdom.

EMERGENCY TREATMENT FEES

Payment for charges prescribed by the Road Traffic Acts for emergency medical assistance following an accident involving a Motorhome which We cover.

ENDORSEMENT

A change to Your details which forms part of Your Motorhome Policy.

EQUIPMENT

Additional/supplementary parts to Your Motorhome not directly related to its function as a vehicle, other than items specifically defined as Contents. Equipment includes free standing awnings whilst attached to Your Motorhome, toilet tents, gas bottles, generators, utensils and other general camping equipment.

EXCESS

The first amount You will have to pay towards the cost of a claim for loss of or damage to Your Motorhome, whether or not the incident giving rise to the claim is Your fault.

FIRE

Fire, lightning, explosion or self-ignition.

MALICIOUS DAMAGE

Damage caused to Your Motorhome as a result of an intentional or reckless act.

MARKET VALUE

The cost, in the reasonable opinion of an independent motor engineer, of replacing Your Motorhome with a Motorhome of the same make, model and pre-loss or damage condition, specification, mileage and age.

MOTORHOME/THE INSURED VEHICLE

The Motorhome described in Your Statement of Insurance and/or Schedule or any replacement Motorhome which has been notified to and accepted by Us, and for which You have a Certificate of Motor Insurance showing the registration number.

MOTORHOME POLICY

The documents consisting of Your Statement of Insurance and/or proposal form, Our Markerstudy Insurance Services Limited Motorhome Policy book, Your Certificate of Motor Insurance and/or Schedule and any Endorsements.

NO CLAIMS DISCOUNT

The reduction We allow in Your premium in return for not making a claim.

OUR AUTHORISED AGENTS

The broker or intermediary via whom this insurance was arranged.

PERIOD OF INSURANCE

The period shown in Your Statement of Insurance and/or Schedule and Certificate of Motor Insurance for which We have agreed to cover You and for which You have paid or agreed to pay a premium.

PROTECTED NO CLAIMS DISCOUNT

Cover against loss of Your No Claims Discount in the event of You making a claim.

ROAD TRAFFIC ACTS

Legislation which includes details of the minimum cover for which motor insurance is required in the United Kingdom.

STATEMENT OF INSURANCE AND/OR SCHEDULE

The Statement of Facts or Proposal Form that shows the information that You gave Us or that was given on Your behalf at the time You applied for insurance. We have relied on the information provided on this form in entering into this contract of insurance.

THEFT

Theft, attempted Theft or the taking away of Your Motorhome without Your consent (other than by a member of your family or household).

UNITED KINGDOM/UK

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands (including transit by sea, air, rail or within and between these places).

WE/US/OUR/THE INSURER

Markerstudy Insurance Services Limited for and on behalf of the insurance company as specified in the certificate of insurance.

YOU/YOUR/THE INSURED

The person named as the policyholder in both Your Statement of Insurance and/or Schedule and Your Certificate of Motor Insurance.

HOW TO READ YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

This is Your Markerstudy Insurance Company Limited Motorhome Policy book.

YOUR COVER

Your Markerstudy Insurance Services Limited Motorhome Policy book, Your Statement of Insurance and/or Schedule, Your Certificate of Motor Insurance and any Endorsements explain what is and what is not covered.

We must advise You that any Motorhome Policy, is subject to certain exclusions and conditions. It is therefore essential that You are fully aware of what is and what is not covered by this Motorhome Policy and what exclusions and conditions apply.

We have designed the Markerstudy Insurance Services Limited Motorhome Policy book to help You understand the cover provided. On many pages, to assist You, We have divided the text under the following headings:-

“What is covered”

This text is printed in black and gives information on the cover provided.

“What is covered”

This text is printed in red opposite “What is covered” to draw Your attention to what is not covered.

“What is the most We will pay”

This text is also printed in red opposite “What is covered” and indicates the maximum amount We will pay for the cover described.

The General Exclusions to Your Motorhome Policy are also printed in red as these also indicate “What is not covered.”

POLICY SECTIONS WHICH APPLY TO YOU

The level of cover which applies to You, is shown in Your Statement of Insurance and/or Schedule.

- Comprehensive cover, refer to Section 1 and the General Conditions and General Exclusions.

Please read Your Markerstudy Insurance Services Limited Motorhome Policy book, Statement of Insurance and/or Schedule, Certificate of Motor Insurance and any Endorsements carefully to ensure that Your cover meets Your requirements and the details are correct.

Your Markerstudy Insurance Services Limited Motorhome Policy book, Statement of Insurance and/or Schedule, Certificate of Motor Insurance and any Endorsements are legal documents - please keep them in a safe place.

YOUR INSURANCE

Your Markerstudy Insurance Services Limited Motorhome Policy book, Statement of Insurance and/or Schedule, Certificate of Motor Insurance and any Endorsements describe the cover during the Period of Insurance You have paid for or are paying for by installments and for which the Insurer has accepted the premium.

This Motorhome Policy is a contract solely between You and the Insurer and consists of Your Statement of Insurance and/or proposal form, Your Markerstudy Insurance Services Limited Motorhome Policy book, Certificate of Motor Insurance and/or Schedule and any Endorsements. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should confer any additional rights under this Motorhome Policy in favour of any third party.

Your cover is effective in the United Kingdom and abroad as specified in the 'Driving Abroad' Section of Your Markerstudy Insurance Services Limited Motorhome Policy book.

So that You fully understand what You are covered for, please read Your Statement of Insurance and/or Schedule, Your Markerstudy Insurance Services Limited Motorhome Policy book, Certificate of Motor Insurance and any Endorsements. You should pay particular attention to the General Exclusions and General Conditions shown on pages 14-17 of Your Markerstudy Insurance Services Limited Motorhome Policy book.

You must notify Us as soon as possible of any changes which affect Your Motorhome Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motorhome Policy may not be valid or may not cover You fully.

Please make sure that Your cover meets Your requirements and the details are correct.

Signed on behalf of the Insurer



Gary Humphreys
Group Underwriting Director,
Markerstudy Insurance Services Limited

OUR COMMITMENT TO YOU

If You decide You do not want to accept this insurance, return the Certificate of Motor Insurance, Policy booklet and/or Schedule within 14 days of receiving it, to the organisation which arranged Your cover. Providing there have been no incidents which might lead to a claim, We will refund Your premium, after deducting an administration charge and the cost of the insurance provided.

HOW DO I MAKE A COMPLAINT ABOUT MY MARKERSTUDY POLICY?

At Markerstudy we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact us:

Markerstudy Customer Relations
Markerstudy Insurance Services Limited
PO Box 727
Chesterfield
S40 9LH
Tel: 0844 874 0633

Email: complaints@markerstudy.com

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, or you are dissatisfied with the final response you have received, you may refer your complaint to the Financial Ombudsman Service. We can provide information on this service.

LAW APPLICABLE TO THIS MOTOR POLICY

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the Law applicable to the contract. This Motorhome Policy is governed by English Law.

SECTION 1 - COMPREHENSIVE COVER

A. LOSS OR DAMAGE

What is covered

LOSS OF OR DAMAGE TO YOUR MOTORHOME

We will pay for loss of or damage to Your Motorhome. We will also pay for loss of or damage to Your Motorhome's spare parts and accessories as long as they are kept in or permanently on Your Motorhome or in Your own private garage and fall within the maximum amount We will pay.

WINDSCREEN COVER

We will pay for

- the breakage of glass in the windscreen or windows of Your Motorhome
- scratching of its bodywork caused solely by this breakage.

We do not consider a sunroof to be a windscreen or window. The windscreen must be supplied and fitted by Our recommended replacement service.

AUDIO AND NAVIGATION EQUIPMENT

We will pay for loss of or damage to Your Motorhome's original manufacturers fitted equipment, whilst kept permanently in Your Motorhome.

CONTENTS

We will pay for loss of or damage to Contents whilst in Your Motorhome.

LOSS OF KEYS

We will make a contribution to the cost of replacement locks and keys for Your Motorhome if the keys of Your Motorhome are lost or stolen provided that the keys were not left in or on Your Motorhome while it was unattended. Any claim under this section will not be subject to any Excess which would otherwise apply to Theft claims.

EQUIPMENT

We will cover accidental loss or damage to Your Equipment whilst it is in Your Motorhome or whilst outside of the Motorhome if secured by a security device.

A. LOSS OR DAMAGE

What is the most we will pay?

LOSS OF OR DAMAGE TO YOUR MOTORHOME

We will not pay

- more than the Market Value of Your Motorhome at the time of the loss or damage
- the amount of any repair or replacement which improves Your Motorhome beyond its condition before the loss or damage
- more than the last list or quoted price for any parts or accessories which have become unobtainable or are no longer manufactured.

WINDSCREEN COVER

The maximum amount We will pay is shown in Your Statement of Insurance and/or Schedule.

The Statement of Insurance and/or Schedule, will also indicate the application of an Excess, unless the damaged windscreen or window is repaired rather than replaced. If this is the only damage You claim for and the cost of the claim is equal to or less than the maximum amount shown in Your Statement of Insurance and/or Schedule, Your No Claims Discount will not be affected.

AUDIO AND NAVIGATION EQUIPMENT

The maximum amount We will pay is shown in Your Statement of Insurance and/or Schedule.

We will not pay more than the value of the audio and navigation equipment at the time of the loss or damage, after making a reasonable deduction for wear and tear.

CONTENTS

The maximum amount We will pay for loss of or damage to Contents whilst in Your Motorhome is £2000. The maximum amount We will pay for any single article under Contents cover is £300.

We will not pay more than the value of the Contents at the time of the loss or damage, after making a reasonable deduction for wear and tear.

EQUIPMENT

The maximum amount We will pay for Equipment is £1000. We will not pay more than the value of the Equipment at the time of the loss or damage, after making a reasonable deduction for wear and tear.

LOSS OF KEYS

The maximum amount We will pay for loss of keys is £200.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

A. LOSS OR DAMAGE

Payment of claims for loss or damage

We will, at Our reasonable option

- pay the cost of repairs or pay You in cash the amount of any loss or damage where repair cannot be economically made; or
- replace Your Motorhome with a Motorhome of the same Market Value or pay You in cash for the loss or damage where Your Motorhome is stolen and not recovered or damaged beyond economical repair. The stolen or damaged Motorhome will then belong to Us

If to Our knowledge Your Motorhome belongs to someone else or is the subject of a Hire Purchase or Leasing Agreement, payment for the total loss or destruction of Your Motorhome will normally be made to the legal owner whose receipt will be a full and final discharge to Us.

If Your Motorhome is disabled due to damage covered by this Section, We will pay the reasonable cost of protecting and removing Your Motorhome to the nearest repairer.

The reasonable cost of delivery following repair to Your address in the United Kingdom.

NEW MOTORHOME BENEFIT

If Your Motorhome is less than one year old (calculated from the date of first registration) at the time of an incident leading to a valid claim under this Motorhome Policy, and is:

- stolen and not recovered, or
- suffers damage covered by the policy and the cost of repairing the Motorhome will be more than 60% of the United Kingdom price (including taxes) We will replace it with one of the same make, model and specification, if:
- You have been the first and only registered keeper owner
- the Motorhome has covered less than 10,000 miles
- a suitable replacement Motorhome is available in the UK
- anyone else who has an interest in the Motorhome agrees.

The stolen or damaged Motorhome will then belong to Us.

A. LOSS OR DAMAGE

What is not covered

- a) You will have to pay the total Excess specified in Your Statement of Insurance and/or Schedule in respect of each claim for loss of or damage to Your Motorhome. The amount of the Excess may vary according to the nature of the claim and as such, there may be more than one statement of Excess shown in Your Statement of Insurance and/or Schedule.
- b) Loss of use of Your Motorhome.
- c) Depreciation, wear and tear.
- d) Mechanical, electrical and electronic faults, breakdown, malfunction, failure, breakage or any loss or damage caused by Your Motorhome being incorrectly fuelled.
- e) Damage to tyres caused by the application of brakes or by punctures, cuts or bursts.
- f) Loss of value of Your Motorhome following repair.
- g) Loss of or damage to Your Motorhome caused directly or indirectly through Theft by deception.
- h) Loss of or damage to Your Motorhome arising from Theft, when the sunroof or any door of Your Motorhome has been left unlocked when ignition keys are in or on Your Motorhome.
- i) The unauthorised taking away of Your Motorhome by a family member or any member of Your household.
- j) Damage arising from domestic animals, moth, vermin or infestation.
- k) Damage caused by rust, damp, wet or dry rot or any gradually operating cause.
- l) Damage caused by the process of cleaning, washing, repairing or restoring.
- m) Consequential loss.
- n) You are not covered for loss of or damage to:
 - telephones or two-way radio transmitters or receivers.
 - money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or Air Miles vouchers.
 - goods, tools or samples carried in connection with any trade or business.
 - property that is covered under any other policy.
- o) Cover in respect of Fire or Theft whilst Your Motorhome is in storage unless:
 - Your Motorhome is stored at Your private address; or
 - Your Motorhome is stored in a securely locked and alarmed building; or
 - your Motorhome is stored in a professional storage facility which has been agreed by Us.
- p) Damage resulting from Fire or explosion in connection with the on-board domestic gas supply where the supply is not fitted or serviced in accordance with the Gas Safety (Installation and Use) Regulations.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

A. LOSS OR DAMAGE

What is covered

CONTENTS AND EQUIPMENT

Payment of claims for loss or damage to Your Contents and Equipment.

We will pay You up to a total of £2000 for Contents with a maximum single article limit of £300, if they are lost or damaged because of accidental damage, fire or theft, whilst kept in Your Motorhome. We will also cover accidental loss or damage to Your Equipment up to £1000, whilst it is in Your Motorhome or whilst outside of the Motorhome if secured by a security device.

We will, at Our reasonable option:

- pay the cost of repairs or pay You in cash the amount of any loss or damage where repair cannot be economically made; or
- replace Your Contents and/or Equipment with items of the same Market Value or pay You in cash for the loss or damage where Your Contents and/or Equipment is stolen and not recovered or damaged beyond economical repair. The stolen or damaged items will then belong to Us.

Cover for Contents and Equipment is not 'new for old' and a deduction will be made for wear and tear. The full market value must be disclosed at the inception of Your Policy and in the event of a loss, if the full value has not been disclosed, You will only be entitled to recover from Us the proportion of the loss that the declared value bears to the total value of Your property.

A. LOSS OR DAMAGE

What is the most we will pay?

CONTENTS AND EQUIPMENT

- a) You will have to pay the total Excess specified in Your Statement of Insurance and/or Schedule in respect of each claim for loss of or damage to Your Contents and Equipment. The amount of the Excess may vary according to the nature of the claim and as such, there may be more than one statement of Excess shown in Your Statement of Insurance and/or Schedule.
- b) Depreciation, wear and tear.
- c) Mechanical, electrical and electronic faults, breakdown, malfunction, failure or breakage of Your Contents and/or Equipment.
- d) Loss of value of Contents and/or Equipment following repair.
- e) Loss of or damage to Your Contents and/or Equipment caused directly or indirectly through Theft by deception.
- f) Loss of or damage to Your Contents and/or Equipment arising from Theft, when the sunroof or any door of Your Motorhome has been left unlocked when ignition keys are in or on Your Motorhome.
- g) Damage arising from domestic animals, moth, vermin or infestation.
- h) Damage caused by rust, damp, wet or dry rot or any gradually operating cause.
- i) Damage caused by the process of cleaning, washing, repairing or restoring.
- j) Consequential loss.
- k) You are not covered for loss of or damage to - telephones or two-way radio transmitters or receivers.
 - money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or Air Miles vouchers.
 - goods, tools or samples carried in connection with any trade or business.
 - property that is covered under any other policy.
- l) The cost of replacing any undamaged items forming part of a set, suite or other articles of the same design when damage/loss occurs and replacements cannot be matched.
- m) Cover in respect of Fire or Theft whilst Your Motorhome is in storage unless:
 - Your Motorhome is stored at Your private address; or
 - Your Motorhome is stored in a securely locked and alarmed building; or
 - your Motorhome is stored in a professional storage facility which has been agreed by Us.
- n) Damage resulting from Fire or explosion in connection with the on-board domestic gas supply where the supply is not fitted or serviced in accordance with the Gas Safety (Installation and Use) Regulations.
- o) Equipment whilst kept outside of Your Motorhome which is not secured by a security device.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

B. LEGAL LIABILITY TO OTHERS**What is covered****YOUR LEGAL LIABILITY TO OTHER PEOPLE**

We will pay all amounts that You are legally liable for in respect of:

- death of or bodily injury to any other person
- damage to the property of any other person not exceeding £20,000,000.

Arising from any incident involving the use in the United Kingdom of:

- Your Motorhome
- any trailer or one mechanically propelled vehicle, which is disabled, whilst attached to Your Motorhome or if accidentally detached during the course of a journey.

B. LEGAL LIABILITY TO OTHERS**What is the most we will pay?****YOUR LEGAL LIABILITY TO OTHER PEOPLE**

- a) We will not provide cover for the legal liability of any person We insure under this Motorhome Policy if there is any other insurance in force that covers the same liability.
- b) We will not cover death of or bodily injury to any person arising out of that person's employment, except where it is necessary to meet the requirements of the Road Traffic Acts.
- c) Under this Section, We will not cover loss of or damage to Your Motorhome or any other property belonging to or in the care of any person We cover under this Motorhome Policy.
- d) Property damage exceeding £20,000,000 in respect of any one claim or series of claims arising out of one cause.
- e) Legal costs in excess of £5,000,000 for a claim for damage to the property of any other person.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

B. LEGAL LIABILITY TO OTHERS

What is covered

YOUR LEGAL LIABILITY TO OTHER PEOPLE

We will also cover the following people for their legal liabilities to others in the same way as We cover You:

- any person permitted by Your current Certificate of Motor Insurance to drive Your Motorhome
- any person using, but not driving Your Motorhome with Your permission for social, domestic or pleasure purposes
- any passenger travelling in or getting into or out of Your Motorhome
- Your employer or business partner while You are driving or using Your Motorhome on their business, provided this is permitted by Your current Certificate of Motor Insurance
- the legal representative(s) of any deceased person We cover under this Motorhome Policy in respect of legal liability incurred by the deceased person.

COSTS AND EXPENSES

We will pay, subject to Our prior written agreement:

- legal fees reasonably and properly incurred by any person we cover for representation at a Coroners Inquest or Fatal Accident Inquiry or in a Court of Summary Jurisdiction
- the cost of legal services to defend any person We cover if they are charged with manslaughter or causing death by dangerous driving or causing death whilst under the influence of drink or drugs and, at Our option, the cost of representation at a Court of Summary jurisdiction
- any other costs or expenses incurred in connection with any incident which may involve legal liability under this Motorhome Policy.

EMERGENCY TREATMENT FEES

We will pay for Emergency Treatment Fees as required by the Road Traffic Acts.

B. LEGAL LIABILITY TO OTHERS

What is the most we will pay?

Any claim for death of or bodily injury to any person arising out of or in the course of their employment caused by any person covered by this insurance if indemnity is provided under Employers' Liability Insurance issued to comply with Employers' Liability law.

COSTS AND EXPENSES

- a) We will not pay any legal costs and expenses unless they are in connection with an incident which is covered under this Section.
- b) Costs in excess of £5,000,000 for a claim for damage to the property of any other person.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

C. DRIVING ABROAD

What is covered

EUROPEAN UNION

We will provide You with the minimum cover which is legally required to use Your Motorhome in:

- any country which is a member of the European Union
- any other country which agrees to follow European Union directives on motor insurance and is approved by the Commission of the European Union.

FULL COVER ABROAD

If You give Us 14 days prior notification of Your intention to use Your Motorhome abroad and pay any additional premium required, we will extend cover beyond the United Kingdom and cover as shown in Your Statement of Insurance and/or Schedule will apply for the period specified by You while Your Motorhome is:

- in any country specified above
- in transit (including loading and unloading) between any countries to which this Motor Policy applies, but such transit must be by a recognised sea, air or rail route which takes 65 hours or less under normal conditions.

We will cover the reasonable cost of the return of Your Motorhome to Your address in the United Kingdom in the event of loss or damage covered by this Motorhome Policy if:

- it is not possible to economically repair Your Motorhome prior to Your intended return to the United Kingdom.
- following its loss, Your Motorhome is recovered after Your return to the United Kingdom.

A Green Card is not normally necessary for travel in EU countries or countries which follow the EU directives on motor insurance.

CUSTOMS DUTY

We will pay any customs duty for which You are legally liable in respect of Your Motorhome after it has been imported into any country which is a member of the European Union or which agrees to follow European Union directives on motor insurance as a direct result of any loss or damage covered by this Motorhome Policy.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

D. NO CLAIMS DISCOUNT

We will allow a No Claims Discount against Your renewal premium if no claim has been made or arisen under this Motorhome Policy during the previous 12 month Period of Insurance.

The amount of the discount will be in accordance with Our scale of No Claims Discount applicable at the time of renewal.

If We have to make a payment which We have not yet been able to recover or which We cannot recover from any other party involved in the incident, a claim will count against Your No Claims Discount, even if You are not at fault.

CLAIMS WHICH DO NOT AFFECT YOUR NO CLAIMS DISCOUNT

- the breakage of glass in the windscreen or windows of Your Motorhome (excluding a sun roof) and scratching of its bodywork caused solely by the breakage up to the maximum amount shown in Your Statement of Insurance and/or Schedule.
- any claim for payment of Emergency Treatment Fees as required by the Road Traffic Acts.
- any claim where We have obtained a full recovery of any costs.

E. ADDITIONAL BENEFITS

What is covered.

1. MEDICAL EXPENSES

If You or Your passengers are injured as a direct result of an accident involving Your Motorhome We will pay medical expenses for each person injured.

2. PERSONAL ACCIDENT BENEFIT

If You or Your husband or wife are injured solely and directly as the result of an accident involving Your Motorhome We will pay the following amounts if, within ninety days of the accident, the injury results in:

Death £2000

Total and irrecoverable loss of all sight in one or both eyes £1000

Loss of use of one or more limbs £1000

3. EMERGENCY ASSISTANCE

If, whilst in the course of a journey an accident or Theft occurs, for which cover is provided under this Motorhome Policy, and it is impossible for You to continue Your journey as a result of loss of or damage to Your Motorhome, We will make a contribution to the cost of emergency over-night accommodation or taxi fare.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

What is the most We will pay?

1. MEDICAL EXPENSES

We will pay medical expenses up to £100 for each injured person as a direct result of an accident involving Your Motorhome.

2. PERSONAL ACCIDENT BENEFIT

The maximum amount We will pay is £2000 per person following any one accident.

3. EMERGENCY ASSISTANCE

We will pay up to £50 per person, up to a total cost of £200 for emergency accommodation or up to £50 for taxi fare.

What is not covered

We will not pay the personal accident benefit for death or injury:

- if the injured person is aged 70 years or more at the time of the accident.
- if caused by deliberate self-injury, suicide or attempted suicide.
- if at the time of the accident the injured person has an alcohol or drug content in the blood/urine in excess of the legal limit.
- under more than one Motor Policy.
- if at the time of the accident any person was not complying with the law concerning wearing of seat belts.

COMPREHENSIVE - YOU MUST ALSO REFER TO THE GENERAL CONDITIONS AND THE GENERAL EXCLUSIONS ON PAGES 14-17 OF YOUR MARKERSTUDY INSURANCE SERVICES LIMITED MOTORHOME POLICY BOOK

GENERAL CONDITIONS - The General Conditions apply to Your whole Motorhome Policy.

1. ACCIDENT AND CLAIMS PROCEDURE

If any accident, injury, loss or damage occurs, You must:

- inform Us in writing, giving full details, as soon as is reasonably possible.
- send every communication You receive in connection with the claim to Us, unanswered as soon as possible after you receive it
- notify Us as soon as You become aware of any pending prosecution, Coroner's Inquest or Fatal Accident Inquiry involving any person covered by this Motorhome Policy.
- not admit to, negotiate on, promise to pay or refuse any claim unless You have written permission from Us.
- not act in any way to prejudice Our interests.
- provide Us with all reasonable assistance We may need.
- report any vandalism or Theft to the police and obtain a crime report number.

2. HANDLING THE CLAIM ON YOUR BEHALF

We can take over and conduct in Your name or in the name of any other person covered by this Motorhome Policy:

- the defence or settlement of any claim.
- legal proceedings in Your name at Our expense and for Our benefit to recover any payments made under this Motorhome Policy.

You or the person whose name We must use must co-operate with Us on any matter affecting this insurance.

3. CANCELLATION

This Motorhome Policy may be cancelled

- a) by You sending Us written notice and returning to Us Your current Certificate of Motor Insurance. Cancellation will take effect from the date We receive Your Certificate of Motor Insurance and We will calculate the refund to which You are entitled in accordance with our cancellation scale provided no claims have occurred during the current Period of Insurance in accordance with the scale shown below.
- b) by Us or Our Authorised Agents by sending You seven days notice in writing by Recorded Delivery to Your last known address (and in the case of Northern Ireland to the Department of the Environment, Northern Ireland) and You will be entitled to the refund of the un-expired portion of Your premium.
- c) by Us or Our Authorised Agents immediately if You do not pay the premium.

Period not exceeding:	1 Month	2 Months	3 Months	4 Months	5 Months	6 Months	7 Months	8 Months	Over 8 Months
Premium payable	25%	40%	50%	65%	70%	75%	90%	90%	100%

It is a requirement of the Road Traffic Act 1988 that You return Your Certificate of Motor Insurance if Your Motorhome Policy is being cancelled.

4. MAKING A CLAIM

In the event of a claim covered by this Motorhome Policy, You must still pay the premium. If payment is not made, We or Our Authorised Agents

- may cancel this Motorhome Policy in accordance with General Condition 3(c) and seek payment of the outstanding balance of premium.
- may refuse to pay any claim arising from an occurrence on or after the due date of the premium.
- reserve the right to deduct any outstanding premium from the claim payment, if the claim is for loss of or damage to Your Motorhome which is covered by this Motorhome Policy.
- may recover from You the outstanding balance of premium or seek reimbursement from You of any claim payment which has already been made

5. CHANGES TO INFORMATION RELEVANT TO YOUR COVER

You must notify Us as soon as possible of any changes which affect Your Motorhome Policy and which have occurred either since the cover started or since the last renewal date. If You do not tell Us about relevant changes, Your Motorhome Policy may not be valid or may not cover You fully.

6. OTHER INSURANCE

If, at the time You make a valid claim under this Motorhome Policy, there is any other insurance covering the same loss, damage or liability, We will pay only Our share of the claim.

GENERAL CONDITIONS - The General Conditions apply to Your whole Motorhome Policy.

7. CARE OF YOUR MOTORHOME

You or any other person covered by this Motorhome Policy must:

- take all reasonable steps to protect Your Motorhome from loss or damage.
- keep Your Motorhome efficient and in a roadworthy condition.

You must allow Us to examine Your Motorhome at any reasonable time.

8. RIGHT OF RECOVERY

If the law of any country in which this Motorhome Policy operates obliges us to pay a claim which we would not otherwise have paid, we reserve the right to recover this amount from you or from the person who incurred the liability.

9. FRAUDULENT CLAIMS

If any claim under this Motorhome Policy is in any way fraudulent, or if any fraudulent means or device is used by you or by any person acting on Your behalf to obtain any benefit under this Motorhome Policy, We will not pay any part of the claim and all cover provided by this Motorhome Policy will be forfeited.

10. ARBITRATION

If Your Motorhome is a total loss and We have agreed to compensate You under this Motorhome Policy but the amount to be paid cannot be agreed between us, an Arbitrator, acceptable to You and to Us shall be appointed to decide the amount to be paid to You. The Arbitrator's decision will be binding upon You and upon Us.

GENERAL EXCLUSIONS The General Exclusions apply to Your whole Motor Policy.

What is not covered

1. USE AND DRIVING WHICH WE DO NOT COVER

Your Motorhome Policy does not cover any accident, injury, loss, damage or liability when any vehicle covered by this Motorhome Policy is:

- being used for any purpose that Your current Certificate of Motor Insurance does not permit
- in the charge of or being driven by any person who is not described in Your current Certificate of Motor Insurance as a person entitled to drive
- being driven by You or a permitted driver with Your permission if You or the permitted driver does not hold a UK driving licence or has never held a UK driving licence or is disqualified from holding or obtaining a UK driving licence
- being driven by any person who does not comply with the terms and conditions of the driving licence held
- in an unsafe or un-roadworthy condition or, where such regulations require, does not have a current M.O.T. certificate
- in or on that part of any airport, aerodrome, airfield or military base which is used for the take off and landing of aircraft, including the movement of aircraft on the ground and aircraft parking aprons and the associated service roads, refuelling areas and ground equipment parking areas.

2. NOTIFICATION OF A CHANGE OF MOTORHOME

This Motorhome Policy does not cover a Motorhome unless:

- We already have details of the Motorhome and it is acceptable to Us; or
- Details are given to Us within 7 days of acquiring the Motorhome and We accept them.

3. LIABILITY WHICH RESULTS FROM AN AGREEMENT

This Motorhome Policy does not cover any liability You have accepted by agreement or contract, unless you would have had that liability anyway.

4. WAR RISKS, RIOT AND CIVIL COMMOTION, EARTHQUAKE OR TERRORISM

This Motorhome Policy does not cover any consequence of:

- war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, military or usurped power, except where it is necessary to meet the requirements of the relevant motor insurance law. Riot or civil commotion occurring elsewhere than in England, Scotland, Wales, the Isle of Man or the Channel Islands, except where it is necessary to meet the requirements of the relevant motor insurance law
- Earthquake
- Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, except where liability is judged to exist under a Policy or Policies by a court of competent jurisdiction in accordance with the minimum requirements of the Road Traffic Act 1988 or subsequent amendments thereto or successors thereof or alternative applicable legislation in the territory in which the loss occurs.

DEFINITION OF TERRORISM

1. In the United Kingdom, "terrorism" shall follow the interpretation as set out in Part 1 of the Terrorism Act 2000 or as per any subsequent amendments thereto or successors thereof (as replicated hereunder).
2. In any other territory, which has equivalent legislation to the Terrorism Act 2000, "terrorism" will follow the definition of that legislation.
3. In any other territory the UK Terrorism Act 2000 or subsequent amendments thereto or successors thereof will be deemed to be the applicable definition.

Part 1 of the Terrorism Act 2000 contains the following definition:

- (1) In the Act "terrorism" means the use or threat of action where
 - (a) the action falls within subsection (2),
 - (b) the use or threat is designed to influence the government or to intimidate the public or a section of the public, and
 - (c) the use of threat is made for the purpose of advancing a political, religious or ideological cause.
- (2) Action falls within this subsection if it
 - (a) involves serious violence against a person,
 - (b) involves serious damage to property,
 - (c) endangers a person's life, other than the person committing the action,
 - (d) creates a serious risk to the health or safety of the public or a section of the public,
 - (e) is designed to interfere with or seriously disrupt an electronic system.
- (3) The use or threat of action falling within subsection (2) which involves the use of firearms or explosives is terrorism whether or not subsection 1(b) is satisfied.

GENERAL EXCLUSIONS The General Exclusions apply to Your whole Motor Policy.

What is not covered

5. RADIOACTIVE CONTAMINATION AND SONIC BANGS

Loss of or destruction or damage to any property or any resulting loss or expense or any loss of use or any legal liability directly or indirectly caused by or contributed to by or arising from:

- ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the burning of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component
- pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

6. POLLUTION

This Motorhome Policy does not cover death or bodily injury to any person or damage to any property which is directly or indirectly caused by pollution or contamination unless this pollution or contamination is directly caused by an incident which occurs in its entirety at a specific time and place during the Period of Insurance and is sudden, identifiable, unintended and unexpected.

All pollution which arises out of one incident will be considered to have occurred at the time when this incident takes place.

We will not apply this exclusion in circumstances where it is necessary to meet the requirements of the relevant motor insurance law.

7. RALLIES, COMPETITIONS OR TRIALS

If any Motorhome which We cover is used in any

- rally
- competition
- trial
- track day.

We will restrict cover to those legal liabilities for which insurance is compulsory under the Road Traffic Acts and We will provide no other cover under this Motor Policy.

ADVICE FROM MARKERSTUDY INSURANCE SERVICES LIMITED ON HOW TO MAKE A CLAIM

This information does not form part of Your contract of motor insurance. It is intended as a guide in the event that You need to make a claim.

WHO WILL DEAL WITH YOUR CLAIM?

Refer all correspondence and telephone enquiries to:-

**The Claims Department, Markerstudy Insurance Services Limited, PO Box 420,
Tunbridge Wells, Kent TN2 9LT
24 hour Claims Helpline Number: 0844 873 8183**

WHAT TO DO AFTER AN ACCIDENT?

The following actions are required by law:

- a) You must stop - it is a serious offence not to do so.
- b) You must give Your name and address to anyone involved in the Incident, together with details of your Motorhome and the Insurer.
- c) If You are unable to notify the police at the scene of the accident, You must report it to them as soon as possible, and in any case within 24 hours.
- d) You must show Your Certificate of Motor Insurance to the police if they need to see it.

HOW DO YOU NOTIFY MARKERSTUDY INSURANCE SERVICES LIMITED OF YOUR CLAIM?

1. If You have been involved in an accident, or Your Motorhome has been stolen or is damaged by Fire, You should contact the Markerstudy Claims Department on the Helpline number above (this must be within 24 hours of the incident occurring). They will advise You how to proceed. You will be asked to do the following:
 - a) Supply as much information as You can concerning the Incident. This may be
 - completing a Motor Accident Report Form or Motor Theft Report Form, whichever is appropriate; or
 - telephoning the Claims Department directly who will then take any action necessary to deal with Your claim.
 - b) Send a copy of Your driving licence, VRD, MOT Certificate & purchase receipts, if Your Motorhome has been stolen.
 - c) Send any communication You receive in connection with Your claim to the Claims Department. You must not admit liability or deal with any correspondence yourself.
 - d) Report any vandalism or Theft to the police and obtain a crime report number.

Please note: Even if You are not claiming for damage to Your Motorhome, You must still advise Markerstudy Insurance Services Limited of the incident and You must confirm whether anyone else was involved in the incident who may have suffered an injury or damage to their property.

2. If the windscreen or windows of Your Motorhome are damaged, You should:
 - a) telephone the 24 hour Claims Helpline on 0844 873 8183. You will need Your current Certificate of Motor Insurance and Your Statement of Insurance and/or Schedule ready to confirm that You are covered for this damage.
 - b) You will be given advice on whether Your windscreen can be repaired rather than replaced. If it is possible to have Your windscreen repaired, You will not have to pay an Excess.
 - c) if it is not possible to repair Your windscreen or if the damage is to the windows of Your Motorhome, the Claims Department will instead arrange for it to be replaced. Markerstudy Insurance Services Limited will be invoiced directly up to the amount You are covered for. You will be asked to pay the Excess shown in Your Statement of Insurance and/or Schedule for the replacement of the windscreen or body glass.

DATA PROTECTION ACT

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access via www.markerstudy.com or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in the United Kingdom.

HOW WE MAY COLLECT YOUR INFORMATION

We may collect details about you from:

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

WHAT INFORMATION WE MAY COLLECT ABOUT YOU

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

HOW WE MAY SHARE YOUR INFORMATION

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

HOW WE MAY USE YOUR INFORMATION

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

DRIVING LICENCE CHECKS

We may also provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data.

Searches may be carried out prior to your policy commencing and at any point during your insurance policy including any mid-term adjustment and renewal stage. For details relating to information held about you by the DVLA please visit www.dvla.gov.uk.

The DVLA may also be used to search your (or any named third party's) no claims discount (NCD) details against a no claims discount database to obtain information in relation to your NCD entitlement.

We may pass details of your no claims discount to certain organisations to be recorded on a NCD database.

PROVIDING YOU WITH DETAILS ON OUR PRODUCTS AND SERVICES

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

MOTOR INSURANCE DATABASE

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law. If you are involved in an accident (in the UK or abroad), insurers and/or the MIB may search the MID to obtain relevant information.

Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration details are shown on the MID at www.askmid.com

FRAUD PREVENTION AND DETECTION

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

CLAIMS HISTORY

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

CREDIT SEARCHES AND ACCOUNTING

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

TRANSFERS

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

YOUR RIGHTS AS A DATA SUBJECT

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

DATA PROTECTION OFFICER

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer
Markerstudy Insurance Services Limited
45 Westerham Road
Bessels Green
Sevenoaks
Kent
TN13 2QB

All policy and general correspondence should be addressed to your insurance intermediary.
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Registered office 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB