

STUART INSURANCES LTD EXCLUSIVE MOTOR CARAVANNERS SCHEME
(see policy document for full wording)

Insurer: Aviva Group Plc
Broker: Stuart Insurances Ltd
Cover: Comprehensive
Renewal Date: 1st April 2010

The Stuart Insurances Ltd Exclusive Motor Caravanners Scheme is a “Group Scheme” for anyone who owns a camper and who wishes to participate.

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.

The renewal date is the 1st April. Anybody joining the scheme during the year will be charged a premium from the time they join until the following April.

All Proposers must own and insure a private car which is used for private and day to day use. Proof of a full No Claims Bonus on a Private motor must be provided showing 5 + years accident/claims free.

The scheme is restricted to the Insured, their Spouse/Partner and an Optional additional driver. **All drivers must be named on the insurance cert.** There is a €50.00 additional premium for any named drivers over and above this. Please note that there is a €10.00 administration fee included. 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 3 years and have a clear record with no Accidents, Claims, Convictions or Penalty Points. Please note you can now avail of open drive for an extra €70 a year. This covers all drivers between 25 - 70. They must have a driving license for 3 years or more.

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.

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

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

The excess on this policy is €25 for each and every claim.

Any vehicle over 10 years of age proposed and/or a conversion (regardless of year of make) will require a Motor Vehicle Engineer's Report Form, stamped by any **Main Garage Dealership**.

Please note that the vehicle value limit is €85,000. There will be a 2% excess charge for vehicles over and above €85,000.

The maximum engine size under the scheme is **6000cc**. The cost per 500cc over and above the 6000cc will be **€20.00**.

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 at all.

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 10 years of age and/or a vehicle conversion (regardless of year of make) we will require a Motor Vehicle Engineer's Report Form, 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.

The same premium applies to the Republic of Ireland and Northern Ireland members.

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 –we will pay, up to an amount of €1,250 for anyone occurrence, for loss of or damage to Portable Generators occurring in or on the motor caravan by fire, theft or accidental means. €25.00 excess applies each and every claim.
- Permanent / fixed satellite navigation systems. €25.00 excess applies each and every claim.
- Awnings – we 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. €25.00 excess applies each and every claim.
- Single Axle 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. **All other trailer types must be referred to us.**
- Personal effects / Contents (within the camper) covered up to a limit of **€4,000.00**. €25.00 excess applies each and every claim.

- TV's and Videos will be covered for all risks. The maximum amount payable for this will be €750.00. €25.00 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	€10.00 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 or Ambulances.

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

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 cars 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.

Express Claims Service:

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

Accidents occurring everywhere else– Phone Hibernian 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.

Hibernian 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

Windscreen Cover;

In the event of a windscreen claim, please contact Autoglass on 1850 36 36 36 (R.O.I) & 028 30266880 (N.I.).

Should you or any of the drivers on the policy suffer a claim which exceeds €3,800.00; your premium will be increased by 50% of the base rate at next year's renewal. Should you or any of the drivers on the policy suffer a claim which exceeds €35,000, your premium will be increased by 100% of the base rate at next year's renewal. Please note that your premium will be reviewed at renewal date should you incur more than one claim. Please note your premium will also be reviewed if you have received any convictions or endorsements or more than 4 penalty points. Please advise of same.

Kind Regards,



Mark Pringle
Director
Stuart Insurances Ltd