



# Motorhome

Policy Wording



Save these details in case you need to make a claim

Report online 24/7 at  
[ageas.co.uk/claims](https://www.ageas.co.uk/claims)

Claims helpline:  
**0345 122 3018**

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**0800 174 764**



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# Welcome

Thanks for buying a motorhome insurance policy with Ageas. We're one of the UK's largest insurers, protecting millions of people and businesses across the country – so you can have peace of mind that you're in safe hands.

This policy document – along with two documents called your policy schedule and certificate of motor insurance – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that you read through your documents and check this information is all correct.

The policy document, schedule and certificate of motor insurance tells you what is and isn't covered. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you – or is incorrect – please call the insurance adviser who sold you the policy.

Hopefully, you'll never need us. But if you do make a claim, we promise to deal with it as quickly as possible – leaving you one less thing to worry about.

Thanks again for choosing Ageas.

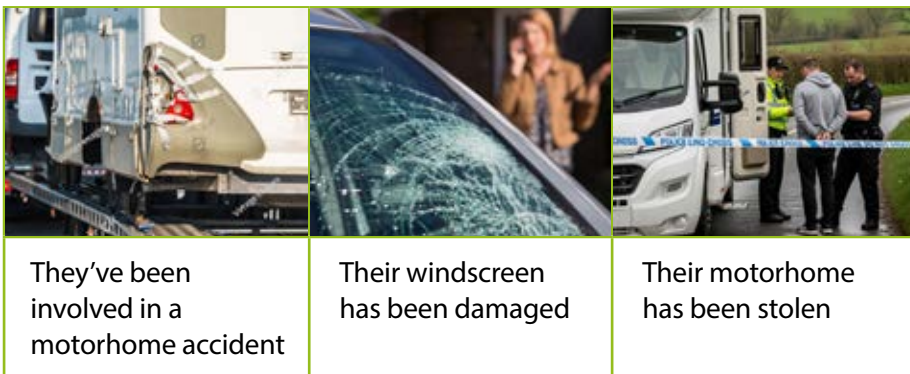
# Your policy in a nutshell

We've designed our motorhome insurance policy to cover you against the unexpected. Like all insurance policies, there are limits to what we will and won't cover – and you can find all the details in the later sections of this document.

Here's a brief overview of the main things that your policy will and won't pay out for.

Just to be clear, the incident must happen during the time your vehicle is covered by us.

The most common reasons people claim on their motorhome insurance policy are:



The most common things people try to claim for, which aren't covered are:

- Their motorhome was stolen while the keys were left in their motorhome, or it was left unlocked.
- Their motorhome breaks down due to an electrical or mechanical fault.

## If your motorhome has been modified

You must tell us if your motorhome has been modified. If you have not told us, the policy may be cancelled, which may result in your claim not being paid. More details are given on page 15, point 18 – Equipment and modifications to your motorhome.

# Making sense of your policy

We've tried to make this document easy to understand and navigate. But there may still be a handful of words and phrases that you may not be familiar with.

Some words also have a technical meaning – so while they may sound straightforward; they have a specific meaning when we mention them in your policy.

Wherever possible, we've defined key words and phrases at the point where we mention them – but there are a few that come up regularly, so it's worth familiarising yourself with these before you read on.

**Agreed Value** – This is the amount your motorhome is insured for as agreed by you and us, as shown in your policy schedule.

**Certificate of motor insurance** – This is a document that you'll be sent after you've bought your policy. It shows which motorhome is covered, who is allowed to drive your motorhome, and what your motorhome can be used for. It also shows the start and end dates of your cover.

## Cyber Acts

Where we use the term cyber acts this includes the below activities:

**Cyber Attack** means unauthorised and/or malicious access to computer or electronic components and systems.

**Cyber Incident** means non-malicious error or omission in computer or electronic components and systems (eg a software bug).

**Cyber Terrorism** means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.

**Endorsements** – Endorsements are additional terms that apply to your individual policy. You'll find details of them on your policy schedule, which will have been sent to you when you took out your policy.

So, for example, if you have an additional security device fitted to your motorhome, we may agree to lower your premium, but we'll also add some extra terms to your policy.

These terms are your endorsement. In this example, your endorsement may say that we won't cover you if your motorhome was stolen, and you didn't have the security device switched on at the time.

**Personal belongings and camping equipment** – These are items that you use or carry with you when travelling within or temporarily using the motorhome as accommodation. We only include these items when claimed for in relation to an incident involving the motorhome when they are within or attached to the motorhome at the time of the incident.

**Policy schedule** – This is a document that you will have been sent when you set up your policy. It contains all the specific details of your policy, such as the level of cover you have, the maximum claim limits, excesses and the dates when the policy starts and ends. It will also include the details of your motorhome along with details of the people who are insured to drive it. We will issue you a new schedule each time you renew your policy or if your policy is changed.

**Your motorhome** – When we use the term 'your motorhome' we mean the motorhome, motorcaravan or campervan that's covered under this policy as shown on the certificate of motor insurance. This includes any equipment in your motorhome (such as sat navs, accessories, spare parts), fitted as standard by your motorhome manufacturer or an approved dealer. We will also cover child seats, any electric battery\*, charging cables†, accessories or spare parts when they are in or connected to your motorhome or locked in your own garage.

\*Electric battery – The battery used to power the electric motor of an electric or hybrid vehicle.

†Charging cable – Any compatible cable that must be connected to a charging point or socket in order to charge the electric battery of your motorhome.

## Making sense of your policy *continued*

**We, our, us** – If we use the words 'we', 'our' or 'us' – then we're talking about Ageas Insurance Limited.

**You or your** – Where we use the words 'you' or 'your' – we're talking about the policyholder named on the policy schedule.

Finally, this policy is between you and us; it is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else the right to enforce this policy. English Law will apply to this policy unless you live in Scotland, Northern Ireland, Isle of Man or the Channel Islands, in which case the law where you live will apply.

We will communicate with you in English.

# Making sense of your policy *continued*

## Your obligations to us

- 1** You must pay, or agree to pay, the policy premium. In return we will provide cover under this policy.
- 2** You need to make sure that your motorhome is roadworthy and safe to drive at all times, this includes any on-board gas systems. You must protect your motorhome and anything in or attached to it from being stolen or damaged. If you don't look after your motorhome, ensure that it has a valid MOT (if required) and arrange to correct any issue of manufacturer recalls, should they arise, then we may not pay your claim.
- 3** You need to ensure that all your personal possessions are placed out of sight and your motorhome is always locked, when unattended. This includes any lockable or securable part of your motorhome that could be used to gain entry to the motorhome or access to storage areas of your motorhome. You must also not leave the keys, or any device used to unlock the motorhome, in or around the motorhome. Failing to meet this obligation could mean we may not pay for any claim for resulting losses.
- 4** You must use your motorhome's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars. You must ensure that any vehicle automation or driver aids (eg Auto Lane Keep Systems) are always used in line with manufacturer instructions and with due care and attention.
- 5** Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request. We may also request documents and/or other information to assist us in validating a claim.
- 6** You must keep your motorhome's software up to date by installing any safety critical and/or security updates made available by your motorhome manufacturer. If you fail to do this or you modify, install or allow the installation of software other than the software provided and/or approved by your manufacturer, we may not pay your claim.
- 7** You must take reasonable care when buying a policy, making a change, or making claims to provide complete and accurate information to us. Any evidence we find that you may have lied in your application for either a policy contract or claim will likely be considered and treated as fraud. Fraud may result in us being allowed to keep your paid premium and we may not accept any of your claims – there is more detail further in this document on our rights when dealing with fraud.

## Check your registration details

Always check that the vehicle registration mark of your motorhome is correct on the policy documents. We use this information to update the Motor Insurance Database (MID). If it is wrong, authorities may assume you are driving uninsured and take your motorhome from you. Let your insurance advisor know immediately if this is showing incorrectly on your documents so they can make the correction.

You can check that details held about your motorhome on the MID are correct by visiting [www.askmid.com](http://www.askmid.com).

# Things you need to tell us about

It's important that you keep us up to date with changes that may affect your insurance policy. If any of the information that you gave your insurance adviser has changed, then you must let them know. If you don't, it could mean that we won't pay your claim, and your policy may be cancelled.

The kind of things that we need to hear about are:

- You change or sell your motorhome
- You change your motorhome's registration mark.
- A change of address, storage address or a change to the place where you keep your motorhome overnight.
- Any modifications or additions to your motorhome – such as changes to the bodywork, suspension, brakes or any changes that affect the performance of your motorhome.
- If you need to increase the estimated annual mileage that you expect to use.
- There is a change to who drives your motorhome the most.
- You or anyone else on this policy changes their job, takes a second job or changes how they use your motorhome.
- You or anyone else on this policy who drives your motorhome has their driving licence taken away or suspended, or receives a motoring conviction.
- If you want to use the Motorhome outside of the UK, Channel Islands or Isle of Man for longer than the already covered 180 days per annual policy length.

Please remember that if you don't tell us about changes or accidental errors in your policy quote, it may affect any claim you make. If you're not sure whether you need to tell us about a change, give your insurance adviser a call.

If you do tell us something has changed, we can increase or reduce your premium as well as any excesses. This may also mean that a new endorsement could apply.

If your premium goes up or down as a result of the change, we'll charge you £7.50 (plus insurance premium tax, where applicable). Your insurance adviser may also make an administration charge for changing your policy on top of our charge.



The Insurance Fraud Bureau's Cheatline is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received by the IFB, via either the free-phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the Cheatline complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

**0800 422 0421**  
**insurancefraudbureau.**  
**org/cheatline**

# Step by step guide to making a claim



## 1 Before you report an incident

If your motorhome has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses.

If your motorhome has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number.

Finally, you mustn't negotiate or settle any claims made against you. Even if you think the accident is your fault, it is our job to investigate for you and to put you in the best position possible.



## 2 Report your claim 24/7

If you've been involved in an accident, or your motorhome has been damaged or stolen, call us on

**0345 122 3018**

(or **+44 23 8062 1982** if you're calling from abroad).

You can also start a claim online by visiting

**<https://claims.ageas.co.uk/motorhomeinsurance>**

If you're calling to make a claim for damage to your windscreen or glass, call our glass helpline on

**0800 174 764**

(or **+44 800 174 764** if you're calling from abroad).

Our helplines are always open to get your claim started.

## 3 How we'll handle your claim

After an incident, we will decide if your motorhome can be repaired. You will then need to decide whether you want us to arrange the repairs for you, or whether you want to arrange it yourself. We may choose to pay you a cash amount equal to the repair.

# Step by step guide to making a claim *continued*

## If your motorhome is being repaired

Whether you use our approved garage or your own, we have the right to inspect the motorhome to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

<b>Using our approved garage</b>	<b>Using your own garage</b>
<p>If your motorhome's not safe to drive, we'll arrange for it to be collected from the scene of the incident.</p> <p>We'll arrange for your motorhome to be securely stored if it can't be taken to a garage straight away.</p> <p>If your motorhome is safe to drive, we'll arrange for it to be collected at a convenient time to carry out the repair. We'll agree the costs of the repairs with our approved garage.</p> <p>Subject to availability we may be able to offer you a courtesy car for the duration of the repairs should one be needed.</p> <p>When the repairs are finished, we'll deliver your motorhome back to you.</p> <p>Our approved garages may use recycled parts as well as new parts which are not supplied by the manufacturer. All parts used to repair your motorhome come with a guarantee. All workmanship is guaranteed for as long as you continue to own your motorhome.</p> <p>We will ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>	<p>If your motorhome's not safe to drive, you may have to arrange for it to be collected from the scene of the incident.</p> <p>If a garage can't take your motorhome straight away, you may have to arrange for it to be stored.</p> <p>If your motorhome is safe to drive, you may have to arrange collection from home with your own garage.</p> <p>You will have to send us estimates for the cost of repairs, and we'll need to agree this before the work starts.</p> <p>We don't give you a courtesy motorhome or courtesy car while your motorhome is in the garage.</p> <p>You may have to arrange for your motorhome to be returned to you, once repairs are complete.</p> <p>We don't guaranteed the repair work.</p> <p>You must ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>

# Step by step guide to making a claim *continued*

## **When we can get you a courtesy car**

If your motorhome is being repaired by one of our approved garages in the UK, Channel Islands or Isle of Man, and you have comprehensive cover, then we'll offer you a small courtesy car for as long as your motorhome is being repaired, subject to availability at the time. We will not provide you with a courtesy motorhome while yours is being repaired because we do not have these available.

We do not offer a courtesy car if:

- your insured motorhome has been stolen and unrecovered,
- we have decided not to repair your motorhome (see below),
- you have taken it to a garage of your choice.

If you have an electric motorhome, we may not be able to get you an electric courtesy car. If your motorhome is adapted or modified to meet your needs, we may not be able to get you an equally adapted or modified courtesy car.

# Step by step guide to making a claim *continued*

## If your motorhome isn't being repaired

If your motorhome is stolen or would cost more than the market or agreed value to repair, we'll pay your claim on a market value or agreed value basis, depending on what is shown on the schedule, subject to the below additional conditions.

We calculate the market value by using industry recognised guides and assessing what the cost would be to replace your motorhome with one of a similar age, type and mileage. We will also take into account the condition of your motorhome just before the incident.

If we have agreed to cover your motorhome on an agreed value basis, this will be shown as an endorsement on your policy schedule. Any total loss claim will be paid based on the vehicle value shown for your motorhome on the schedule. We calculate the agreed value by using photographs and valuations that you have sent us with the agreed value form. If we or your insurance adviser have not received the photographs and/or accepted the valuations, any loss or damage to your motorhome will be based on the market value and not on the agreed value of your motorhome.

If there is any outstanding loan, lease or contract hire agreement on your motorhome, we will pay the finance, leasing or contract company. Should our settlement be less than the amount you owe, then the loan, leasing or contract company may contact you for the rest of your motorhome payments.

Once we've paid the claim, your motorhome will belong to us. If you have a private registration plate, and want to keep it, please let us know at any point during the claim.

If you bought your motorhome new and it is a year or less old and the mileage at the time of purchase was under 250 miles – if you want us to, we will arrange to get you a new one of the same make, model and specification if we can buy one straight away within the UK, Channel Islands or Isle of Man. If the same motorhome is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your motorhome when you bought it. We will only offer these options if the repair costs are more than 60% of replacing with a new identical one (based on the United Kingdom list price including taxes).

## Acting on your behalf

If someone takes legal action against you, or anyone else named on this policy after an accident, you need to let us know straight away. We may carry out the defence on your behalf, including representing you in court.

You may also need to let us take legal action against other people involved in an accident on your behalf. We can do this in the name of anyone claiming on this policy.

## What is an excess and how does it work?

This is the amount that you'll have to pay towards any claim you make. For example, if we agree to settle your claim for £1,000 and you have an excess of £100 on your policy – we would pay you £900.

If we are repairing the motorhome, you may have to pay the £100 excess directly to the garage.

There are different excesses for different parts of your policy – and you'll find the details of these in your policy schedule or this booklet. You also need to remember that sometimes more than one excess will apply, and we will add them together. For example: if the policy has an accidental damage excess of £100 and a voluntary excess of £100, any driver making an accidental damage claim would have to pay £200.

Just to be clear, you only pay an excess when you are claiming for loss or damage to your motorhome, personal belongings and camping equipment.

# What your policy doesn't cover

There are some circumstances in which your policy won't pay out. You'll see a detailed list of what is and isn't covered in the later sections of this policy.

But there are some things we won't pay out for regardless of the section being claimed under. We've laid these out below.

- 1** We may not pay any claim where you have failed to meet your obligations to us as detailed in the 'making sense of your policy' part of this booklet.
- 2** We won't pay for general wear and tear to your motorhome, or any damage that happens gradually. This includes damp; rust; corrosion; water damage caused by slow leakage through seams, seals or as a result of poor maintenance; and the effect of light causing fading or cracking of any type of material. Just to be clear, we won't pay for any claim that is not related to a sudden identifiable, unintended and unexpected single event involving the use of your motorhome during the period of insurance. We will treat all liability claims against you caused by this single event as having taken place at the time of that event.
- 3** We will not pay claims where another insurance policy already covers the same claim.
- 4** We won't pay for failures of your motorhome's equipment, electrics or mechanics if they don't work – for example, if your sunroof, hood mechanism, bonnet or electric windows won't open or close.
- 5** We won't pay claims which happen because you let someone drive your motorhome who isn't insured to drive it under this policy, as shown on the Certificate of Insurance.
- 6** We won't pay claims if you allow someone to drive your motorhome who you know doesn't hold a valid driving licence or who doesn't meet all the conditions of their licence.
- 7** We won't pay claims if your motorhome is being used for racing or is driven on any kind of racetrack – including the Nürburgring in Germany.
- 8** We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your motorhome this includes purposely driving through flood water.
- 9** We won't pay claims if you allow your motorhome to be used for anything to do with crime which results in a criminal conviction.
- 10** We won't pay claims that are the result of war or terrorism. By terrorism, we mean any act that the UK government declares to be an act of terrorism.
- 11** We won't pay claims that have been caused by ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste.

## What your policy doesn't cover *continued*

- 12** We won't pay claims that are the result of you, or anyone allowed to drive under this policy driving your motorhome anywhere that the public are not permitted, such as airfields or military sites.
- 13** We won't provide cover for any person driving at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- 14** We won't provide cover for any person driving at the time who is given a driving ban as a result of the incident.
- 15** We won't pay claims if you use your motorhome for any other purpose that is not listed on your certificate of motor insurance, such as using your motorhome as a taxi, delivery vehicle or a mobile office.
- 16** We won't pay claims for damage to your motorhome caused by putting the incorrect fuel in.
- 17** We won't pay claims caused by you or anyone else not using your motorhome's equipment, such as electric charging cables and tow bars, in the way your motorhome manufacturer tells you to, or it has been used in an unsafe way.
- 18** We will only cover equipment and modifications on and in your motorhome, if fitted by your motorhome manufacturer or an approved dealer. If you fit new equipment to your motorhome or make a modification which is not on your manufacturer's list, we won't cover you for the cost, unless you have told us about the equipment or modification and we have accepted it.
- 19** We won't cover your uninsured losses, such as your excesses.
- 20** We will not pay for any injury or death where the vehicle is used for a deliberate or reckless act with the intention of self-harm or suicide.
- 21** We won't pay claims where the vehicle is being used while carrying passengers in an unsafe, insecure or illegal manner.
- 22** We won't pay for any incident that has arisen if you rent your motorhome out under a motorhome hire agreement. This can be between you and another person whether this be a business or individual, formal or informal. This is also known as a peer-to-peer hire scheme.
- 23** We won't pay claims for any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, or in connection with any Cyber Act due to the failure of accepting, installing, or refusing OTA, Advanced driver-assistance systems (ADAS), or security updates from the manufacturer.
- 24** We won't pay for damage caused by insects, parasites and vermin.

# What your policy does and doesn't cover

## Section A: Damage

What's covered	What's not covered
<p>We will pay a claim for your motorhome if it is damaged in the UK, Channel Islands or Isle of Man. This section covers for accidental or malicious damage.</p> <p>We will also pay claims to repair or replace your motorhome stereo, sat nav and entertainment equipment if damaged. The limit we will pay for replacing or repairing these devices is:</p> <ul style="list-style-type: none"> <li>• £1,000 if original equipment permanently fitted by your motorhome manufacturer or an approved dealer.</li> <li>• £300 if it is permanently fitted by you or a third party after the original manufacture.</li> </ul> <p>We will also pay claims to repair or replace solar panels installed on your motorhome if they are damaged. The limit we will pay for replacing or repairing these is £2,000.</p> <p>If your motorhome can't be driven after it has been damaged, we can help you and your passengers get to your home or any other destination within the UK, Channel Islands or Isle of Man up to the onward travel limit – as long as we have accepted the claim.</p> <p>Or, if you can't complete your journey until the next day, we'll pay for overnight accommodation.</p> <p>There's a limit to how much we'll pay for transport from the scene of an accident and overnight accommodation of £250 in total for all passengers.</p> <p>There is also a limit, within the £250 total limit, for overnight accommodation of £50 per person, towards the cost of the accommodation.</p> <p>To be clear, we will not pay more than £250 per accident if you require both overnight accommodation and onward travel expenses, regardless of the number of passengers.</p> <p>We will only offer this transport and/or accommodation costs if we have accepted the linked Section A claim.</p> <p>You should get and keep receipts for these costs as evidence for your claim.</p>	<p>We won't pay more than the amount stated for items and cover that have a limit to how much we'll pay in Section A and B.</p> <p>We won't pay any excess that applies to Section A and B as indicated in your schedule under accidental or malicious damage, fire or theft.</p> <p>We won't pay claims if your motorhome is stolen or damaged because any part of it was left open or unlocked.</p> <p>We won't pay claims if your motorhome is stolen or damaged because you didn't take care of your motorhome keys or any other device used to unlock your motorhome, such as leaving the keys in, or nearby your motorhome when unattended.</p> <p>We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts.</p> <p>We won't cover loss of or damage to telephone or other communication equipment.</p> <p>We won't pay claims relating to your motorhome being taken or destroyed by any government or public authority nor by anyone under a government or public authority's order.</p> <p>We will not cover loss of fuel, including gas.</p> <p>We will not cover loss of food or drink.</p> <p>We will not cover loss or damage caused by using solid fuel or portable oil heaters.</p> <p>We will not cover loss or damage to any personal belongings, high risk items or camping equipment under this section.</p> <p>We will not cover loss due to freezing and thawing of undrained liquid in the water system when the motorhome is being stored between trips. We will also not cover loss caused by freezing liquid in the engine cooling system at any time.</p> <p>We won't cover damage to your motorhome stereo or sat nav if it is not permanently fitted to your motorhome.</p> <p style="text-align: right;"><i>continued on page 17</i></p>

# What your policy does and doesn't cover *continued*

## Section A: Damage *continued*

What's covered	What's not covered
	<p>We will not cover loss of outside TV/radio and satellite fittings and masts.</p> <p>We will not replace any undamaged items which are part of a set or suite.</p> <p>If your motorhome is worth less after being stolen or repaired, we won't cover this loss in value.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your motorhome unaccompanied, and they steal it, we wouldn't pay the claim.</p> <p>We won't pay a claim if your motorhome is stolen or damaged by anyone you know that uses your motorhome without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your policy schedule.</p> <p>We won't pay for damage if your motorhome is confiscated or destroyed under order of the police or any other authority.</p> <p>We won't cover any costs associated with you being unable to use your motorhome, such as getting to and from work.</p> <p>We will not cover the costs of importing parts or accessories, nor will we cover storage costs caused by delays where the parts or accessories are not currently available from stock in the UK, Channel Islands or Isle of Man.</p> <p>We won't pay claims where the previously mentioned whole policy exclusions under the header: 'What your policy doesn't cover' would apply.</p> <p>Just to be clear, we'll never pay more than the market value of your motorhome, less any applicable excesses, unless we have accepted to cover your motorhome on an agreed value basis, as shown on your current schedule.</p> <p>If your motorhome is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p>

# What your policy does and doesn't cover *continued*

## Section B: Fire & Theft

What's covered	What's not covered
<p>We will pay your claim if your motorhome is stolen or damaged by fire or attempted theft in the UK, Channel Islands or Isle of Man.</p> <p>We will also pay claims to repair or replace your motorhome stereo, sat nav and entertainment equipment if damaged. The limit we will pay for replacing or repairing these devices is:</p> <ul style="list-style-type: none"> <li>• £1,000 if original equipment permanently fitted by your motorhome manufacturer or an approved dealer.</li> <li>• £300 if it is permanently fitted by you or a third party after the original manufacture.</li> </ul> <p>We will also pay claims to repair or replace solar panels installed on your motorhome if they are damaged. The limit we will pay for replacing or repairing these is £2,000.</p> <p>If your motorhome can't be driven after it has been stolen or damaged in the UK, Channel Islands or Isle of Man, we can help you and your passengers get to your home or any other destination within the UK, Channel Islands or Isle of Man up to the onward travel limit.</p> <p>Or, if you can't complete your journey until the next day, we'll pay for overnight accommodation.</p> <p>There's a limit to how much we'll pay for transport from the scene of an accident and overnight accommodation of £250 in total for all passengers. There is also a limit, within the £250 total limit, for overnight accommodation of £50 per person, towards the cost of the accommodation. To be clear, we will not pay more than £250 per accident if you require both overnight accommodation and onward travel expenses, regardless of the number of passengers.</p> <p>We will only offer this transport and/or accommodation costs if we have accepted the linked Section B claim.</p> <p>You should get and keep receipts for these costs as evidence for your claim.</p>	<p>We won't pay more than the amount stated for items and cover that have a limit to how much we'll pay in Section A and B.</p> <p>We won't pay any excess that applies to Section A and B as indicated in your schedule under accidental or malicious damage, fire or theft.</p> <p>We won't pay claims if your motorhome is stolen or damaged because any part of it was left open or unlocked.</p> <p>We won't pay claims if your motorhome is stolen or damaged because you didn't take care of your motorhome keys or any other device used to unlock your motorhome, such as leaving the keys in, or nearby your motorhome when unattended.</p> <p>We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts.</p> <p>We won't cover loss of or damage to telephone or other communication equipment.</p> <p>We won't pay claims relating to your motorhome being taken or destroyed by any government or public authority nor by anyone under a government or public authority's order.</p> <p>We will not cover loss of fuel, including gas.</p> <p>We will not cover loss of food or drink.</p> <p>We will not cover loss or damage caused by using solid fuel or portable oil heaters.</p> <p>We will not cover loss or damage to any personal belongings, high risk items or camping equipment under this section.</p> <p>We will not cover loss due to freezing and thawing of undrained liquid in the water system when the motorhome is being stored between trips. We will also not cover loss caused by freezing liquid in the engine cooling system at any time.</p> <p>We won't cover damage to your motorhome stereo or sat nav if it is not permanently fitted to your motorhome.</p> <p style="text-align: right;"><i>continued on page 19</i></p>

# What your policy does and doesn't cover *continued*

## Section B: Fire & Theft *continued*

What's covered	What's not covered
	<p>We will not cover loss of outside TV/radio and satellite fittings and masts.</p> <p>We will not replace any undamaged items which are part of a set or suite.</p> <p>If your motorhome is worth less after being stolen or repaired, we won't cover this loss in value.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your motorhome unaccompanied, and they steal it, we wouldn't pay the claim.</p> <p>We won't pay a claim if your motorhome is stolen or damaged by anyone you know that uses your motorhome without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your policy schedule.</p> <p>We won't pay for damage if your motorhome is confiscated or destroyed under order of the police or any other authority.</p> <p>We won't cover any costs associated with you being unable to use your motorhome, such as getting to and from work.</p> <p>We will not cover the costs of importing parts or accessories, nor will we cover storage costs caused by delays where the parts or accessories are not currently available from stock in the UK, Channel Islands or Isle of Man.</p> <p>We won't pay claims where the previously mentioned whole policy exclusions under the header: 'What your policy doesn't cover' would apply.</p> <p>Just to be clear, we'll never pay more than the market value of your motorhome, less any applicable excesses, unless we have accepted to cover your motorhome on an agreed value basis, as shown on your current schedule.</p> <p>If your motorhome is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p>

# What your policy does and doesn't cover *continued*

## Section C: Damaged glass windscreens and windows

What's covered	What's not covered
<p>We will pay for the repair or replacement of your motorhome windscreen or motorhome windows as long as they are made of glass. And we'll also pay for any damage to your motorhome's bodywork caused by the broken glass.</p> <p>We may not use a motorhome manufacturer's glass, but we will use glass of a similar quality and standard.</p> <p>If you don't use our approved repairer, there's a separate limit for this type of claim of £1,000 after taking off the excess.</p> <p>You'll find the details of your excesses for windscreen repair and replacement in your policy schedule.</p> <p>A claim made using only Section C of your policy will not affect your no claims discount.</p>	<p>If the claim is made using only Section C we will not cover the excess amount as shown in your schedule under windscreen repair or windscreen replacement.</p> <p>We won't cover any costs associated with you being unable to use your motorhome.</p> <p>We will not cover any loss or damage to any roof light or roof vent under this section.</p> <p>We will not cover any windscreen or windowpane unless it is made of glass.</p> <p>Just to be clear, we'll never pay more than the market value of your motorhome, less any applicable excesses, unless we have accepted to cover your motorhome on an agreed value basis, as shown on your current schedule.</p> <p>If your motorhome is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p>



### Child car seats

We will cover the cost of replacing any child car seat, even if they do not seem damaged, in the following claim types:

- if you are involved in an accident,
- your motorhome is stolen, or
- your motorhome is damaged by fire

We will only cover the child car seat if it was in your motorhome at the time of the accident, fire or theft.

# What your policy does and doesn't cover *continued*

## Section D: Replacement locks and keys

What's covered	What's not covered
<p>If your motorhome key, or any other accepted device, used to unlock your motorhome is lost or stolen in the UK, Channel Islands or Isle of Man, we will pay for the cost of replacing these, as well as the cost of replacing any locks that they open. We'll only do this if it's necessary to keep your vehicle safe.</p> <p>We'll also cover the cost of protecting your motorhome and will pay for it to be taken to and from your address to be repaired if needed.</p> <p>There is a separate limit for replacement locks and keys of £750 after taking off the excess.</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>We won't cover any costs associated with you being unable to use your motorhome – such as being able to get to and from work.</p> <p>The first £100 of any claim (the excess).</p> <p>We won't cover cost of device replacement where your vehicle uses a mobile phone, smartphone or smartwatch as a digital key.</p> <p>We will not cover any claim where the unlock device has been left in, on or around your motorhome at the time of the loss.</p> <p>Just to be clear, we'll never pay more than the market value of your motorhome, less any applicable excesses, unless we have accepted to cover your motorhome on an agreed value basis, as shown on your current schedule.</p> <p>If your motorhome is covered under an agreed value basis, as shown on your current schedule, we'll never pay more than the amount shown against the vehicle value in the most recent schedule after we have taken off any excesses that apply.</p>

### Your motorhome's safety features

Where possible we try to repair windscreens at a place which is convenient for you. However, if your motorhome has a built-in safety system, such as an advanced driver assistance system, this may need to be reset once a windscreen has been replaced. If this is the case, we'll arrange for this to be carried out.

# What your policy does and doesn't cover *continued*

## Section E: Claims against you or others named on the policy

What's covered	What's not covered
<p>If someone dies or is injured in a vehicle accident caused by or arising out of you using your motorhome in the UK, Channel Islands or Isle of Man, we will cover you for any amount that you're legally obliged to pay.</p> <p>We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged.</p> <p>The cover applies to you using your motorhome and using the motorhome to tow any single trailer, trailer caravan or vehicle (as allowed by law), only if it is not being towed for hire or reward.</p> <p>We'll also provide this cover for anyone getting into or out of your motorhome.</p> <p>If we agree to, we may also pay:</p> <ul style="list-style-type: none"> <li>• solicitors' fees for attending a coroner's inquest, fatal accident inquiry or magistrates court.</li> <li>• the legal costs for defending a charge of manslaughter or causing death by dangerous or careless driving.</li> <li>• any costs or expenses for which your employer or business partner is legally liable because of you using the motorhome for their business; and</li> <li>• any other costs and expenses that occur because of an accident covered by this policy for which we have given our written acceptance to pay.</li> </ul> <p>If anyone who is insured by this section dies while they are involved in legal action, we will give the same cover as they had to their legal personal representatives.</p> <p>If your certificate of insurance shows that you are allowed to drive someone else's motorcaravan or car in the UK, Channel Islands or Isle of Man, these claims will only be accepted if:</p> <ul style="list-style-type: none"> <li>• the vehicle is not owned, leased or hired by them.</li> <li>• you have the owner's permission.</li> <li>• the motorcaravan or car is insured and registered in the UK, Channel Islands or Isle of Man.</li> </ul> <p>This additional cover is restricted to this section only, meaning the borrowed motorcaravan or car will not be insured for damage or loss that occurs while you are driving.</p>	<p>If the certificate of insurance does not include details of driving other motorcaravans or cars, then you may not use this insurance policy to cover you for driving someone else's vehicles.</p> <p>We won't cover any damage to property which is owned by or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, including costs and expenses.</p> <p>Any amount over £5 million for all costs and expenses, for any one claim (or series of claims arising from one event) that causes loss of or damage to property.</p> <p>There is a separate limit of £1.45m for any single pollution or contamination incident.</p> <p>We won't cover claims arising from misuse or unsafe use of charging cables.</p>

# What your policy does and doesn't cover *continued*

## Section F: Personal accident

What's covered	What's not covered
<p>We will provide cover if you or your partner are accidentally killed or injured whilst travelling in any motorhome or whilst getting into or out of any motorhome. To be clear we only cover the following specific injuries:</p> <ul style="list-style-type: none"><li>• Total and permanent loss of sight in one eye – £2,500.</li><li>• Total and permanent loss of one hand (at or above the wrist) – £2,500.</li><li>• Total and permanent loss of one foot (at or above the ankle) – £2,500.</li><li>• Death – £5,000.</li></ul> <p>The direct cause of death or injury must have been an accident that happened in the UK, Isle of Man or Channel Islands.</p> <p>The death or injury must also happen within three months of the accident.</p> <p>By partner, we mean someone you're in a personal relationship with – such as your husband, civil partner or wife, and not a business partner.</p>	<p>We won't pay a claim for any person who was driving while above the legal limit for drugs or alcohol.</p> <p>We won't pay a claim for any person who is not wearing a seat belt when they are required to by law.</p> <p>The most we will pay for one accident is £10,000 and the most we will pay to any one person is £5,000 for one accident.</p> <p>We will not cover claims under this section caused by anyone insured under this policy intending to cause themselves, or others, harm or death.</p> <p>Finally, we won't pay out under this section if the policy is held in the name of a company or other organisation.</p>

# What your policy does and doesn't cover *continued*

## Section G: Personal belongings and camping equipment

What's covered	What's not covered
<p>We will pay for any personal belongings in your motorhome that are lost or damaged if your motorhome is involved in an accident or fire – or if your motorhome is stolen or broken into, in the UK, Channel Islands or Isle of Man. There is a separate maximum limit for each claim under this section of:</p> <ul style="list-style-type: none"><li>• £1,000 for any camping equipment.</li><li>• £2,000 for any personal belongings with a single item value of £350 or less.</li><li>•</li></ul>	<p>The first £25 of any claim (this is your excess if only claiming under this section)</p> <p>We won't cover your personal belongings if they are stolen or damaged because any part of your motorhome was left open or unlocked. We also won't cover you if your belongings are stolen because you or anyone else on the policy didn't take care of your motorhome keys or other devices used to unlock your motorhome, such as leaving the keys or devices in, or nearby your motorhome.</p> <p>We will not cover personal belongings with a single item cost of over £350.</p> <p>We won't pay for loss or damage to anything that relates to a trade, business or profession. That means things such as tools or office equipment.</p> <p>We will not cover loss of or damage to personal belongings left out in the open or inside an awning.</p> <p>We will not cover the cost of replacing undamaged items which are part of a set or suite.</p> <p>And we won't cover money, gift cards, vouchers, stamps, tickets, documents and securities (such as share or bond certificates) or any portable personal electronic devices, such as mobile phones, computer tablets, gaming devices, laptops, etc.</p>

# What your policy does and doesn't cover *continued*

## Section H: Using your motorhome abroad

What's covered	What's not covered
<p>If you or anyone else on the policy drives your motorhome within the European Union, you'll be covered for any amount you're legally obliged to pay to someone else because of an accident.</p> <p>In addition, we will cover you for a total of 180 days per policy year, under the sections of this policy that are shown on your schedule, even though you are not in the UK, Channel Islands or Isle of Man, but only if your main permanent home is within the UK, Channel Islands or Isle of Man.</p> <p>This cover also applies while your Motorhome is being carried between seaports, airports or railway stations within the covered countries, but only if this travel is by recognised sea, air or rail routes and the journey does not take longer than 65 hours under normal conditions.</p> <p>We also extend this cover to a few countries outside of the European Union. These are Andorra, Iceland, Norway, Serbia, Switzerland and Liechtenstein.</p> <p>We will also pay customs duty if your motorhome is damaged and we decide not to return it after a valid claim on the policy.</p> <p>If you want to extend your policy to drive in a country which is not covered, or you want cover for more than 180 days, we may be able to do this but only if all the following are true:</p> <ul style="list-style-type: none"><li>• Your permanent home is within the UK, Channel Islands or Isle of Man and your motorhome is taxed and registered within the same location;</li><li>• Your visit abroad is only temporary;</li><li>• You have told us in advance of the additional request and we have agreed to extend the cover, and;</li><li>• You have paid us any additional premium that we ask for in advance of starting the trip.</li></ul> <p>Please talk to your insurance adviser to arrange these cover extensions with us.</p>	<p>All the things listed under the 'What's not covered' parts of your policy will still apply while you're driving abroad. For example, if you have comprehensive cover and your motorhome is damaged while you're overseas, we'll treat you as if you're making a claim under Section A of this policy. The list of things we won't cover under Section A will apply.</p> <p>Driving other people's motorcaravans and cars – when you are abroad. This is excluded even if your certificate of insurance allows this within the UK, Channel Islands and Isle of Man.</p> <p>We'll only accept claims made while using your motorhome abroad, if they would have been accepted if the incident had happened in the UK, Channel Islands or Isle of Man. For example, if you have comprehensive cover and your motorhome is damaged while you're on holiday, we'd only cover you if it met our criteria in Section A of this policy.</p>

# Other things you are covered for

## When your motorhome is in the garage being repaired

We expect that your garage will already cover you for this, but just in case they don't and you have Comprehensive cover, we will provide cover whilst your motorhome is in the garage being repaired or having a MOT. This cover only applies when your motorhome is being driven or worked on by the garage for the purpose of the repairs or MOT or is secured in a locked compound or building when awaiting repairs.

## Uninsured driver promise

If an uninsured driver hits your motorhome, and it's not your fault, we'll refund any excess paid and your no claim discount will be restored. You'll need to give us the other vehicle's registration number and the details of the accident including the name of the driver, for us to do this.

## No claim discount

If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew. You may not transfer this discount to any other person.

If you have made a claim in this policy year, your no claim discount may be reduced in line with our current scale (please refer to [www.ageas.co.uk/claims/no-claims-discount](http://www.ageas.co.uk/claims/no-claims-discount) for details). But this doesn't include claims for damaged windscreens and glass, or replacement locks and keys.

We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase, and you may have to pay a higher excess.

For details of what will happen to your no claims discount if you have an incident that leads to a claim, go to [\*\*www.ageas.co.uk/claims/no-claims-discount\*\*](http://www.ageas.co.uk/claims/no-claims-discount).

## No claim discount protection

If you are eligible, this is a cover that you can request and pay a premium to protect your no claim discount. This protection will mean you can keep your discount as long as you do not make more than two claims in any consecutive three-year period. After a second claim is made you won't be eligible to protect your no claims discount. For details of what will happen to your no claim discount if you have an incident that leads a claim, go to [\*\*www.ageas.co.uk/claims/no-claims-discount\*\*](http://www.ageas.co.uk/claims/no-claims-discount). No claims discount does not protect the overall price of your insurance policy. The premium may increase following an accident, even if you were not at fault.

# How to cancel your policy

You're able to cancel your policy at any time. To do so, you need to get in contact with the insurance adviser who sold you this policy. How much money you get back will depend on how long you've had the policy for and whether or not a claim has been made or may be made on your policy.

## Cancelling before the policy starts

If you or we cancel the policy before the start date, we'll refund you, your entire premium.

## Cancelling after the start of the policy

If you or we cancel after the start date of your policy, we'll refund you for the time that is left on the policy, minus our administration charge of £7.50 (plus insurance premium tax, where applicable), as long as no claim has been made or may be made on your policy. Your insurance adviser may also make an administration charge for cancelling your policy on top of our charge.

So if you pay annually, we'll work out the cost of your insurance per day, and refund you for the days that you haven't yet used.

If you pay monthly, you may have to continue your payments even after your policy has been cancelled. Check with the insurance adviser who sold you the policy. It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

If a claim has been made on this policy, or something has happened which might lead to a claim – then you won't receive any refund. And if you pay for your insurance on a monthly basis, you will need to pay the remainder of the year's premium.

## Our right to cancel your policy

We or your insurance adviser have the right to cancel this policy at any time by giving you 7 days' notice in writing, if we have a valid reason. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include:

- Changes to the information that you provided us when you purchased the policy, which are shown on your proposal form, statement of fact or policy schedule, that mean we no longer wish to insure you.

- There's been a deliberate or reckless misrepresentation which means we no longer wish to insure you. We would class a deliberate or reckless misrepresentation as a person or anyone acting on their behalf knowingly, or without care:
  - providing answers to questions which are dishonest, inaccurate or misleadingly incomplete,or
  - misleading us or your insurer in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium.
  - We're unable to take a payment from your account, although we will give you the chance to make the missing payment.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we suspect fraud on this or another related insurance policy, we may choose to cancel your policy immediately.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us or your adviser, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and keep any premium you've paid.

If we discover that you have committed fraud when a claim is being made we may refuse to pay the claim and make you repay any money we've already paid out in claims.

Where we are unable to collect a premium payment due to a lack of funds in the account you have agreed to pay from (notice will be sent to your last known address allowing you a chance to correct the situation, and confirming that a second attempt to collect the payment will be made).

# How to make a complaint

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

We'll try to resolve your complaint as quickly as we can. If we can't, then we'll:

- Write to you to acknowledge your complaint.
- Let you know when you can expect a full response.
- Let you know who is dealing with the matter.

In most instances, we'll be able to address your complaint within the first few days of this being notified to us. On occasion, further investigation may be necessary, but we'll provide you with a full written response to your complaint within eight weeks of notification.

If your complaint is about the way your policy was sold to you, please contact your insurance adviser to report your complaint.

If you've a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Our address:

Customer Services Adviser  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

## What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our response.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman doesn't affect your right to take your dispute to the courts.

You can find out more about how to complain to the Ombudsman online at:  
**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**.

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By phone: **0800 023 4567**

By email:  
**[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

If you choose to take a dispute to the courts, this contract is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

## Financial Services Compensation Scheme

Should we be unable to meet our liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of your business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 7741 4100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

# How we look after your personal information

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Notice please visit our website [www.ageas.co.uk/privacy-notice](http://www.ageas.co.uk/privacy-notice) or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

## Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publicly available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

## Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated decision. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

## Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other brands within Ageas UK, Ageas Retail Limited; other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

## Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations.

We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to our full Privacy Notice for more information.

## Use and storage of your personal information overseas

Your personal information may be transferred to, stored and processed outside the United Kingdom (UK). We or our service providers may use cloud-based computer systems (ie network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the UK unless it is to a country

## How we look after your personal information *continued*

which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

### Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information. A full list of your rights can be found in the full Privacy notice, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.





Insurance underwritten by Ageas Insurance Limited

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

**ageas.co.uk**

Registered in England and Wales Company Registration Number 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Reference Number 202039.

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