



## Your motorhome is protected with Short Term Insurance from Aviva (UK only)

Thank you for choosing us to fulfill your short period motorhome insurance requirements. You can be sure that we'll be there if you need us.

We pride ourselves on our claims service.

### How to get help

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

From within the UK:

**08000 156 166**

From outside the UK

**(0044) 1603 603047**

### Telephone Call Charges

Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

In all cases, please quote your policy number.

The claims helpline from Aviva will help you:

- are involved in an accident (it is important that you report any accident immediately, even if you are not making a claim under your policy);
- want to make a claim;

### If you are making a claim,

The claims helpline will record details of the incident and will ensure we start sorting out your problem immediately. There are no forms to fill in.

### Our promise

- To give you immediate short period cover at a competitive price.
- To deal with your claim or enquiry speedily and efficiently.
- To send you simple, easy-to-understand information.

### Cancellation Rights

You are entitled to cancel your policy at any time. Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced you will be entitled to a pro rata return of premium. Cover for days or part days which have already commenced will not be refundable.

## Guide to your Short Term Insurance Policy

### Contents

Contract

Choice of Law

Definitions

1. Loss of or damage to your motorhome

2. Liability to third parties

3. Emergency treatment

4. European Union compulsory insurance

5. Rights to recover payments made under compulsory insurance regulations

General exclusions

General conditions

Complaints procedure

This policy document forms part of your legal contract with us and explains exactly what you are covered for. Your schedule shows the level of cover you have.

If you decide that you do not want to accept this policy, you must return the certificate of motor insurance immediately.

Because of the short period nature of this contract, there will be no refund of premium.

### The contract of insurance

This policy is a contract of insurance between the policyholder and us.

The following elements form the contract of insurance; please read them and keep them safe:

- your policy booklet
- your schedule
- any clauses endorsed on this policy, as set out in your schedule
- your Certificate of motor insurance

In return for paying your premium, we will provide the cover shown in your schedule under the terms and conditions of this policy booklet during the period of insurance.

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

### Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

Please tell your insurance adviser immediately to let us know if there are any changes to the information set out in the application form/Statement of Fact, certificate of motor insurance or on your policy schedule. You must also tell your insurance adviser immediately to let us about the following changes:

- A change to the people insured, or to be insured.
- Motoring convictions (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured.

- Criminal convictions for any of the people insured, or to be insured.
- A change of vehicle.
- Any vehicle modifications.
- Any change affecting ownership of the vehicle.
- Any change in the way that the vehicle is used.

If you are in any doubt, please contact your insurance adviser.

When we are notified of a change, we will tell your insurance adviser if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

### Choice of law

The law of England and Wales will apply to this contract unless:

- you and the insurer agree otherwise; or
- at the date of the contract, you are a resident of Scotland, Northern Ireland or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Definitions

Wherever the following words or phrases appear, they will have the meanings described below.

### You

The policyholder named in the schedule.

### We, us, our, Aviva

Aviva Insurance Limited.

### Your motorhome

The vehicle described in the Schedule.

### Schedule

The document which gives details of the cover you have.

### Certificate of motor insurance

The document that proves you have the motor insurance you need by law.

The certificate shows who can drive your motorhome and what it can be used for.

The certificate does not show the cover you have.

### The period of insurance

The period of time covered by this policy, as shown in the schedule.

### Market value

The cost of replacing your motorhome with one of a similar type and condition.

### Excess

The amount you will have to pay towards any claim.

### Territorial limits

Great Britain, the Isle of Man, the Channel Islands and Northern Ireland.

### Accessories

Parts of your motorhome which are not directly related to how it works as a vehicle. This includes in-motorhome entertainment, such as radios, and communication equipment which form part of your motorhome, as well as portable phones while they are connected to a power source in your motorhome.

## Policy Cover

### Section 1

#### Loss of or damage to your motorhome

If your motorhome is lost, stolen or damaged, we may:

- pay for your motorhome to be repaired;
- replace your motorhome; or
- pay you a cash amount equal to the loss or damage.

When we settle claims, we may take off an amount for wear, tear and loss of value. The same cover also applies to accessories and spare parts while they are in or on your motorhome. We will also pay for loss of, or damage to, your motorhome's audio equipment or satellite navigation system (up to £500, unless it was fitted by the manufacturer). The equipment will also be covered while it is away from your motorhome if it:

- has been designed to be totally or partially removed;
- cannot work without being attached to your motorhome; and
- has been temporarily removed for security reasons.

The most we will pay will be the market value of your motorhome at the time of the loss or £75,000, whichever is the lesser amount.

Any payment under this policy in respect of loss or damage to the motorhome will be made to the legal owner.

If you cannot drive your motorhome as a result of damage insured under this policy, we will pay the reasonable costs of protecting your motorhome and removing it to the nearest Aviva approved repairers, and delivering your motorhome back to your address in the British Isles after the repairs have been carried out.

If we know that you are paying for your motorhome under a hire purchase or leasing agreement, we will pay any claim to the owner described in that agreement. Our liability under this policy will then end.

### New motorhome replacement

We will replace your motorhome with a new motorhome of the same make and specification (if one is available in the UK) if you bought your motorhome from new and within 12 months of first registration:

- the cost of repairing any damage covered by the policy is more than 60% of your motorhome's UK list price (including motorhome tax and VAT); or
- your motorhome is stolen and not recovered.

Where you are buying your motorhome under a hire-purchase agreement we will only replace it if the hire-purchase company agrees.

We will not replace your motorhome if it is subject to a leasing agreement, contract-hire agreement, or any other type of agreement.

### Excesses

If your motorhome is lost, stolen or damaged, you are responsible for paying the excess shown on your schedule no matter how the loss or damage happened.

### Your policy does not cover the following

- Loss or damage arising from theft while the ignition keys of your motorhome have been left in or on your motorhome.
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages.
- Damage to tyres by braking or by punctures, cuts or bursts.
- Loss or damage directly caused by pressure waves caused by aircraft or other flying devices travelling at, or above, the speed of sound.
- Loss of value following repair.
- Confiscation or requisition or destruction by or under order of any government or public or local authority.

## Section 2

### Liability to third parties

#### Your liability

We will insure you for all amounts which you may have to pay as a result of you being legally liable for

- a person's death or injury
- damage to their property up to a maximum amount of £5,000,000 for any one claim or number of claims arising out of one cause as a result of an accident caused by:
  - your motorhome;
  - any trailer being towed by your motorhome.

We will also pay any expenses you have our permission in writing to claim.

### Legal personal representatives

If anyone who is insured under this section dies, we will protect his or her legal personal representatives against any liability that the person had, which is covered under this section.

### Legal costs

We will pay the following legal costs if they relate to an incident which is covered under this section:

The fees of solicitors we ask to represent anyone we insure under this section at a coroner's inquest or fatal accident inquiry, or to defend any proceedings in a court of summary jurisdiction.

The fees for legal representatives we ask to defend anyone we insure under this section when proceedings are taken for manslaughter, dangerous driving or careless driving when under the influence of drink or drugs causing death.

### Liability of other people driving or using a motorhome for which cover is provided under this section

On the same basis that we insure you under this section, we will also insure:

- the person driving your motorhome with your permission, as long as your certificate of motor insurance entitles that person to drive;
- any person using (but not driving) your motorhome with your permission for social, domestic and pleasure purposes;
- any passenger travelling in or getting into or out of your motorhome.

### The cover under this section will not apply in the following circumstances:

- (a) If any person insured under this section does not keep to the terms, exclusions and conditions of this policy. The cover will also not apply if the insured person can claim under another policy.
- (b) If the death of, or injury to, any employee of the insured person arises out of, or in the course of, that employee's duties, unless we must provide cover under the Road Traffic Acts.
- (c) For anyone we insure who claims under this section, if the claim relates to loss or damage to property that belongs to them or is in their care.
- (d) If the damage being claimed for has happened to any motorhome covered by this section.
- (e) While any vehicle is being used on:
  - part of an aerodrome or airport used for aircraft taking off and landing;
  - aircraft parking areas including service roads;
  - ground equipment parking areas; or
  - any parts of passenger terminals within the Customs examination area;unless we are liable under the Road Traffic Acts.

- (f) Except to the extent that we are obliged by the Road Traffic Acts to provide insurance, to
  - (i) any direct or indirect consequence of an act or acts of terrorism, whether or not such consequence has been contributed to by any other cause. Terrorism includes but is not limited to
    - a) the use or threat of force and/or violence and/or
    - b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and/or radiological meanswhen any such act is committed by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or part for such purposes.
  - (ii) any action taken in controlling, preventing, suppressing or in any other way relating to (i) above.
- (g) All loss, damage, death or bodily injury caused directly or indirectly by pollution or contamination, unless it is caused by a sudden, identifiable, unintended and unexpected incident which

happens in total at a specific time and place during the period of insurance, unless liability cover is a requirement of the Road Traffic Acts. For the purposes of this exclusion, pollution or contamination means all pollution or contamination of buildings or other structures, or of water, land or the atmosphere.

In respect of exclusion (f) where we are obliged by the Road Traffic Acts to provide insurance, the maximum amount we will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by you or any other person and for which cover is provided under this section will be:

- (i) £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or
- (ii) such greater sums may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts.

## Section 3

### Emergency treatment

We will refund payments any person using your motorhome has made under the Road Traffic Acts for emergency treatment.

## Section 4

### European Union compulsory insurance

This policy will provide cover for your motorhome in any country which:

- (a) is a member of the European Union; and
- (b) has, according to the European Commission, made arrangements to meet Article 7(2) of EC Directive on insurance of civil liabilities arising from the use of motor vehicles (No. 72/166/EEC).

The level of cover we provide will be the minimum needed to keep to the laws on compulsory insurance in the country where the event happened; or for claims arising in a country which is a member of the European Union, the minimum cover needed either in that country or in Great Britain, whichever is higher.

If you take your motorhome abroad all countries in the European Union have agreed that your certificate of motor insurance should provide enough evidence that you are keeping to the laws on the compulsory insurance of motor vehicles in any of the countries you visit.

## Section 5

### Rights to recover payments made under compulsory insurance regulations

If, under the law of any country this policy covers you in, we must settle a claim which we would not otherwise pay, we may recover any claim payment from you or from the person who the claim was made against.

## General exclusions

### Your policy does not cover the following:

- 1 Any accident, injury, loss or damage that happens in the following circumstances.

While your motorhome is being used for a purpose which is not stated under the 'Description of Use' section of your certificate of motor insurance.

While your motorhome is being driven by any person who is not described in your certificate of motor insurance as being entitled to drive. However, we do provide cover for loss, damage or injury:

- while your motorhome is with a member of the motor trade for servicing or repair;
- if the injury, loss or damage was caused as a result of your motorhome being stolen or taken without your permission;
- if the person driving does not have a valid driving licence and you did not know this.

While any vehicle insured under this policy is being driven by:

- you if you do not have a licence to drive your motorhome, unless you have had a licence to drive your motorhome and are not disqualified from having or getting a licence;
  - anyone else, with your permission, who you know does not have a licence to drive your motorhome, unless they have had a licence to drive your motorhome and are not disqualified from having or getting a licence.
- 2 Any liability you have accepted under an agreement unless you would have had that liability if the agreement did not exist.
- 3 Loss, damage or liability directly or indirectly caused by or arising from:
- ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
  - the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- 4 We will not pay for Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
- (a) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
  - (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above

except to the extent that it is necessary to meet the requirements of the Road Traffic Acts.

- 5 Any accident, injury, loss or damage (except under section 2) arising during or as a result of:
- earthquake; or
  - riot or civil commotion that happens somewhere other than in Great Britain, the Isle of Man or the Channel Islands; unless you can prove that the accident, injury, loss or damage was not caused by that event.

## General conditions

### 1 Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

If the information provided by you is not complete and accurate:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

### 2 Interpretation

The term 'this policy' includes this policy and the schedule. Any word or expression defined in this policy has that meaning wherever it appears.

### 3 Your duty to prevent loss or damage

You must

- (a) take all reasonable steps to prevent loss or damage to your motorhome.
- (b) maintain your motorhome in good condition. We may inspect your motorhome at any time.

## 4 Claims - your duty

To get the full benefit of this policy, you (or your legal personal representative) must follow the steps below when making a claim.

- (a) Tell the police immediately if your motorhome or any other property is lost or stolen.
- (b) Advise us immediately and give all the information and help we may reasonably ask for. We will not accept responsibility for the cost of goods or services which we have not authorised.
- (c) Take all reasonable steps to recover your lost or stolen motorhome or any other property.
- (d) Tell us immediately if you receive any letter or other document about the incident. If you do not do so it could harm your claim.
- (e) Never discuss liability with anyone unless we agree first.
- (f) Tell us immediately if anyone insured under this policy is going to be prosecuted as a result of the incident or if there is going to be an inquest or fatal accident inquiry.
- (g) You must not leave your motorhome or any other property with us for us to deal with.

## 5 Claims - our rights

- (a) We can:
  - take over and carry out (in your name or the name of the person claiming under this policy) the defence or settlement of any claim.
  - try to recover, in your name and for our own benefit, damages and costs covered under this policy.
- (b) We will have full control over any proceedings and in settling any claim.

## 6 Fraud

If any claim is fraudulent in any way or if you or anyone acting on your behalf has used any fraudulent means, all benefit under this policy will be lost. This will also apply if you exaggerate a claim or if you send forged or false documents to us.

## 7 Other insurance

If any incident leading to a claim under this policy is covered under any other insurance policy, we will not be liable under this policy.

## 8 Your duty to keep to the policy conditions

We will only provide the cover described in this policy if you keep to all the terms and conditions of the policy.

## 9 Cancellation

You are entitled to cancel your policy at any time. Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced you will be entitled to a pro rata return of premium. Cover for days or part days which have already commenced will not be refundable.

To cancel your policy, please contact Us by emailing support@dayinsure.com If You do not cancel your policy, it will remain in force and You will be required to pay the premium.

## 10 Motorhome sharing and insurance

If you receive any payment for giving people lifts in your motorhome, this will not affect the cover provided by this policy if:

- your motorhome is not made or adapted to carry more than eight passengers (not including the driver);
- you are not carrying the passengers in the course of a business of carrying passengers; and you are not making a profit from the payments you receive.

## Complaints procedure

## Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

## What will happen if you complain?

- We will acknowledge your complaint promptly.
- We aim to resolve complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt, and give you an expected date of response.

## What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting

Dayinsure.com Limited,  
Mara House, Tarporley Business Centre, Nantwich Road, Tarporley,  
Cheshire CW6 9UY.

Email: [complaints@dayinsure.com](mailto:complaints@dayinsure.com)

## Telephone Call Charges

Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567  
0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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

## Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact your insurance adviser in the first instance.

## Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

## Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contact will be in English.

## Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.



**Aviva Insurance Limited.**  
**Registered in Scotland Number 2116. Registered Office:**  
**Pitheavlis, Perth, PH2 0NH Authorised by the Prudential**  
**Regulation Authority and regulated by the Financial Conduct**  
**Authority and the Prudential Regulation Authority**

Dayinsure.com Limited  
Mara House  
Tarporley Business Centre  
Nantwich Road  
Tarporley  
Cheshire  
CW6 9UY

