

# VEHICLE HIRE INSURANCE

## Motorhome Hire - Policy Document



### Introduction

Thank **You** for choosing Questor Insurance Services Limited and welcome to peace of mind Vehicle Hire Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact **us** if **You** need any further information.

### Questor Insurance Services Limited

Is authorised and regulated by the Financial Conduct Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

### Demands and needs statement

This Insurance is designed for any person eligible to purchase this insurance hiring a vehicle from a licensed hire agency or car club and where **You** have a financial liability under the terms and condition of the **Hire Agreement**.

### Insurer

This policy is underwritten by EUROP ASSISTANCE S.A, 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch)

### Privacy

**Your** privacy is very important to **us** and **Your** data is stored in accordance with the General Data Protection Regulation.

Any information that **you** have given to **us** will be used for the administration of **your** policy. The information that **you** have provided will be shared with the following parties:

- The insurer of the policy, Europ Assistance, to obtain a premium if **your** quote requires referral to them. The personal information that will be shared with the insurer at this time will be **your** name, **your** contact details and any medical history as declared to us by **you**.
- If **you** purchase a product with **us**, **your** information will be shared with the insurer of the policy to underwrite **your** policy.
- In the event of a claim **your** personal information will be shared with the Insurer and their appointed claims administration provider, Orchard Administration, details are stated within this policy terms and conditions.
- The Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring and to prevent and detect fraud;
- We reserve the right to disclose personally identifiable information in order to comply with the law, applicable regulations and government requests. We also reserve the right to use such information in order to protect our operating systems and integrity as well as other users.
- Any third parties employed by us to process your data on our behalf are subject to contractual obligations to protect the security of your data.

### Regulation, Jurisdiction and law

This insurance is issued from the United Kingdom and shall be governed by the Laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance and is sold in accordance with the

standards laid down by the Financial Conduct Authority the recognised Regulator in the United Kingdom.

### Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **Your** application for cover under the policy;
- make sure that all information supplied as part of **Your** application for cover is true and correct;
- tell **us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

### Tax

**We** will charge the amount of tax as directed by the relevant authorities in **Your Country of Residence**.

### Correspondence

Questor Insurance Services Limited as the Agent responsible for the sale of the Policy normally correspond via email. By purchasing this Policy **You** agree to this form of communication and agree to update Questor Insurance Services Limited immediately if there is any change to **Your** email address.

### Who is eligible to purchase Vehicle Hire insurance?

Any person: -

1. Holding a valid full **UK**, **EEA** [European Economic Area] or Swiss driving licence
2. Permanently resident in any Country listed in Appendix 1.
3. Eligible to hire and drive a **Hired Vehicle** and able to adhere to the terms of the **Hire Agreement**
4. If **You** are renting from a Car Club **You** and any other driver Members of the Car Club and are authorised to drive the vehicle rented
5. Age limits that apply: -

Vehicle	Min Age	Max Age
Motorhome / Camper Van	24	74

### Vehicles covered by this policy

**Motor Homes** or **Camper Vans** up to 7.5T, with a value up to £50,000 (excluding tax) at the time of the policy being inception and less than 20 years old at first registration.

The type of vehicle covered by this policy will be shown on the certificate of insurance.

### Daily or Annual Policies

This insurance can only be purchased as Daily policy insuring a single **Hire Agreement** up to 45 days in length subject to an annual aggregate limit of £2,500. Policies are available as follows: -

Vehicle	Daily	Annual
Motorhome / Camper Van	Up to 45 days	No

## Your right to cancel

We hope You are happy with the cover this Policy provides. However, if after reading this document, this insurance does not meet with Your requirements Your premium will be refunded in full, provided You have not commenced Your Trip, have made or are intending to make a claim. You may be requested to provide documentary evidence in the event that You request to cancel Your policy after Your policy has inception.

## Cancelling Your Policy

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period

## What makes up this policy?

This Policy and the Certificate of Insurance must be read together as they form Your insurance contract.

## Monetary limits

We insure You up to the amount of the sum(s) insured or other limit(s), which will be shown on the Certificate of Insurance accompanying this Policy. The maximum payable under this Policy is £2,500 per rental, unless the policy has been extended to include Collision Damage Waiver.

## Claims

We have appointed Orchard Administration Limited to handle claims on Our behalf: -

Orchard Administration Limited  
Third Floor Riverside House, 40-46 High Street, Maidstone, Kent ME14 1JH, United Kingdom.

Tel: 0333 3230 095 or +44 1634 382 574 (Outside UK)

Email: [assistance@orchard-administration.co.uk](mailto:assistance@orchard-administration.co.uk)

Web: <http://claim.orchard-administration.co.uk>

Office Hours are 9:00 am to 5:00 pm Monday to Friday excluding UK Bank Holidays or at any time online.

## Claims Notification

All claims should be notified via Orchard Administration Limited's website where You will be able to submit Your claim and all supporting documents online. If You do not have access to the internet, please call the number above during office hours. To obtain a reimbursement under this policy You will need: -

1. Your Certificate Number and the Scheme Code both of which are shown on the Certificate of Insurance.
2. A copy of Your Hire Agreement.
3. A copy of the local police report, if required by law in the country where the loss occurs.

4. Your copy of the Hire Company accident damage report and a photographic picture of the damage caused.
5. Invoices / Receipts / other documents confirming the amount You have paid in respect of the damage to the Hired Vehicle for which You are seeking reimbursement.
6. A final repair Invoice from the repairing garage which details the breakdown of parts and labour.
7. Copy of Your credit/debit card statement showing payment of the damages which You are seeking reimbursement.
8. Copy of the driving licence of the policy holder and the person named on the Hire Agreement in control of the vehicle at the time of the incident.
9. Any other documentation requested by our US in order to settle Your claims.
10. Your bank details:
  - a. UK Bank – Sort Code and Account Number
  - b. Bank based outside the UK – IBAN and BIC

## Definitions

**"Additional Travel Expenses"** means any additional travel costs You incur in connection with a Loss under the relevant section of this Policy.

**"Auto Glass"** means any glass that forms part of the Hired Vehicle and includes windscreens, windows, internal and external lights and sunroof.

**"Business Use Class 3"** means the Insured Person and any Named Driver(s) using the Motor Vehicle for business, to solicit orders or to deliver pre-purchased goods. This also includes anyone who uses the Motor Vehicle to travel from customer to customer on commercial business.

**"Car"** means a motor vehicle which is constructed for the carriage of passengers and their effects and is adapted to carry no more than nine passengers

**"Commercial Use"** means the Insured Person and any Named Driver(s) using the Motor Vehicle as a taxi, minicab, limousine or driving school or being used for commercial use by sales representatives who have use and responsibility for their own company vehicle.

**"Consequential loss"** means an indirect loss that occurs following a Loss under this policy.

**"Country of Residence"** means the country where You are ordinarily permanently resident, spend more than 91 days per year, pay tax or are registered with a Medical Practitioner.

**"Europe"** means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland, Israel and the Azores.

**"Excess Reimbursement"** means the amount that You are liable for under the terms of the Hire Agreement being the excess on the Collision Damage Waiver and Theft insurance policies provided by the Hire Company.

**"Hire Company"** means a company licensed in the territory in which it is situated to provide vehicles for hire.

**"Hire Agreement"** means the contract signed by You for the hire of the vehicle.

**"Hired Vehicle"** means any vehicle rented under a hire contract on a daily or weekly basis from such a Hire Company or Agency, which must be licensed with the regulatory authority of that Country, State or Local authority.

**"Lead Driver"** means the person whose name is listed on the Hire Agreement as contractually responsible for the Hired vehicle.

**"Loss Damage Waiver"** means damage to any glass that forms part of the Hired Vehicle, Tyres and Wheel Rims.

**"Loss of Use"** means the period during which vehicle hired by You is not available for Hire due to damage caused during the Hire Agreement. Loss

**of Use** charges are calculated at the same rate at which **You** paid when **You** hired the vehicle.

**"Mini-Bus"** means a vehicle up to 7.5T designed to carry up to 15 persons.

**"Motorhome/Campervan"** means a vehicle up to 7.5T which includes sleeping and cooking facilities.

**"Personal Effects"** means clothing luggage and another articles that belong to **You** (or for which **You** are legally responsible for) which are worn, used or carried by **You** but excluding **personal money**, documents of any kind and **valuables**.

**"Personal Money"** means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit / debit or charge cards all held for private purposes.

**"Public Highway"** is deemed as any road made or unmade that is intended for use by the general public.

**"Safari"** An expedition to observe or hunt animals in their natural habitat.

**"Towing"** means recovery of the vehicle following an accident, theft, malicious damage, fire or mechanical breakdown to the nearest premises owned by the **Hire Company** or the original pick up location whichever is closest.

**"UK"** means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

**"Under body of the vehicle"** means the underside of the vehicle excluding bumpers, trim, tyres and wheel rims.

**"Van"** means a vehicle up to 7.5T designed specifically to carry goods.

**"Valuables"** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, memory cards, speakers and headphones), computer games and associated equipment, telescopes and binoculars.

**"You, your"** means the person(s) named on the Vehicle **Hire Agreement** and on the certificate of insurance as named drivers which attaches to this policy. The person signing the **Hire Agreement** must be the Policyholder.

**"We, us, our"** means EUROP ASSISTANCE S.A.

**"Worldwide"** means any country.

### General conditions in addition to those shown elsewhere in this policy

1. **You** agree to abide by the terms and conditions of this policy at all times.
2. **You** must advise **our** appointed claim handlers within 1 calendar month of the end of the **Hire Agreement** of any incident that may give rise to a claim under this policy.
3. All certificates, information and evidence required by **our** appointed claim handlers shall be provided at **Your** expense.
4. Except with **our** written consent, **You** are not entitled to admit liability on **our** behalf or to give any representations or other undertakings binding upon us. **We** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in **Your** name.
5. **We** may at **our** own expense take proceedings in **Your** name to recover compensation from any third party in respect of any reimbursement made under this Insurance and any amounts recovered shall belong to us. **You** agree to provide reasonable assistance to us to recover such amounts.
6. This insurance is provided for one **Hired Vehicle** at any one time, which may be driven and operated by **You**.

7. Cover commences from the time **You** take legal control of the **Hired Vehicle** and ends at the time the **Hire Company** assumes control of the **Hired Vehicle** whether at its business location or elsewhere.
8. This policy and any optional extras must have been purchased prior to the commencement of the **Hire Agreement** for which **You** wish this policy to be operative.
9. **You** may amend **Your** policy prior to the start of a **Hire Agreement** any additional premium that may be charged is calculated as if the change was included at the inception of the policy.
10. Where there is dual insurance, please let us know, so that **we** pay **our** proportion of **Your** claim.
11. When purchasing a daily policy, the policy must coincide with the period shown on the **Hire Agreement**. No policy can be issued retroactively.
12. This insurance policy in its entirety is invalid if the dates on the **Hire agreement** and the dates on the certificate of insurance do not match.
13. The **Lead Driver** indicated on the **Hire Agreement** must coincide with the policy holder and **Lead Driver's** name on the Certificate of Insurance.
14. **We** reserve the right to apply additional terms on renewal.

### General exclusions that apply to the whole policy

1. Any loss or damage to a third party including bodily injury and property.
2. Any loss that occurs where the full Premium has not been paid.
3. Any loss arising from driving as **Your** occupation or profession or rentals for **commercial use** or **business use class 3**.
4. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of any drug addiction).
5. Loss or damage directly or indirectly caused through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
6. Any fraudulent, dishonest or criminal act committed by any Person(s) in connection with this policy.
7. Loss arising from operation of the **Hired Vehicle** in violation of the terms of the **Hire Agreement**.
8. Any amount recovered from the **Hire Company** or its Insurers.
9. Any vehicles which is not Hired from a **Hire Company**.
10. Wear, tear, mechanical or electrical breakdown, other than for **towing**.
11. Losses arising out of illegal activities.
12. Driving by any persons not authorised by the **Hire Company**.
13. Any Person not named on the Certificate of Insurance.
14. The rental of certain vehicles, namely: trailers or caravans, trucks, commercial vehicles, **Cars, Vans, Mini-Buses**, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vehicles changed from their standard factory specifications.
15. Expenses reimbursed by the Insured Person's Employers' Insurer.
16. Losses occurring from driving whilst not on a **public highway**.
17. Losses occurring from driving on **safaris** or adventure trails.
18. **Van** and **Mini-Bus** hires which do not commence and terminate in the **UK**.
19. **Additional Travel Expenses** unless otherwise stated in the policy wording.
20. **Consequential Losses** unless otherwise stated in the policy wording.
21. Damage to the **Hired Vehicle's** interior unless the damage is as a result of an accidental collision, theft or vandalism.
22. Any claim arising whilst driving in violation of the road laws of the country of hire.

23. Any claim arising for the rental of any vehicle which has a retail value when new in excess of £50,000 and has a 0-62mph (0-100kph) time of less than 6 seconds.
24. Call out charges not related to the main claim.
25. Payment card transaction fees.
26. Courtesy cars from a repair garage or dealership.
27. Cleaning Fees

## Complaints Procedure

**We** do everything possible to make sure that **You** receive a high standard of service. If **You** are not satisfied with the service that **You** receive, please contact the Customer Resolution Team: -

### Questor Insurance Services Ltd

Third Floor Riverside House, 40-46 High Street, Maidstone, Kent ME14 1JH.

Tel: +44 333 323 0093 Email: CRT@questor-insurance.co.uk

Please provide full details of **Your** policy and in particular **Your** policy number to help **Your** enquiry to be dealt with speedily. If **You** are still not satisfied with the way in which **Your** enquiry/complaint has been dealt with, then **You** should contact:

**The Financial Ombudsman Service** - Exchange Tower, Harbour Exchange Square, London, E14 9GE

Telephone: 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

## Compensation Scheme

The Financial Services Compensation Scheme covers EUROP ASSISTANCE S.A and Questor Insurance Services Limited in the event that either are unable to meet their obligations. **You** may be entitled to compensation from the scheme in such circumstances but this will depend on the circumstances. Insurance arranging is covered up to 90% of the claim without upper limit.

Further information is available about the compensation scheme from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## WHAT IS COVERED

### Excess Reimbursement, Loss Damage Waiver and Towing

#### What is covered?

This Section covers **You** for any physical loss or damage to the **Hired Vehicle** for which **You** are responsible for under the terms of the **Hire Agreement** following a Lightning Strike, Explosion, Accident, Accidental Damage, Theft or Attempted Theft, Malicious Damage, Storm and Flood. This section includes loss or damage to **Auto Glass**, Roof, Tyres, Wheel Rims and the Under Body and **Towing** and **Loss of Use**.

#### Limits

Vehicle	Excess Reimbursement	Tyres, Windscreen Underbody	Towing	Loss of Use
Motorhome / Campervan	£2,500	£2,500	£500	£500

#### Administration charges

**We** will pay up to £200 in respect of unrecoverable administration charges levied by the **Hire Company** following Loss or Damage to the **Hired Vehicle**.

#### What is not covered?

1. The first £350 of any claim
2. Losses arising from Fire, Loss or damage to the interior however caused
3. Loss or damage to the contents of the **Hired vehicle**
4. Loss or damage to any Accessories

## Key Cover

### What's covered

This policy covers **You** for costs incurred for replacing damaged, lost or stolen Hired Vehicle Keys, including replacement locks and locksmith charges unless only the parts needed to be changed.

### Limits

The maximum amount payable under this section is £500 for each and every claim but limited to £2,000 in any one Policy year.

## Misfuelling

### What's covered

In the event that **You** put the wrong type of fuel into the **Hired Vehicle** **We** will reimburse **You** up to £500 for costs **You**

incur in respect of: -

1. Flushing the engine of the incorrect fuel
2. **Additional travel expenses**
3. Vehicle recovery

### What's NOT covered

In addition to the General Exclusion of the policy, **We** shall not be responsible for: -

1. Repairs to the engine or associated parts
2. Costs associated with any missed departure
3. **Consequential losses**

## APPENDIX 1 – Country of Residence

Any person living in one of the Countries listed below is eligible to purchase this Policy.

- United Kingdom (including England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man)
- Austria
- Belgium
- Cyprus
- Denmark
- Finland
- France
- Germany
- Ireland
- Italy
- Malta
- Netherlands
- Norway
- Portugal
- Spain
- Sweden
- Switzerland