

# Motor Caravan Insurance

## Insurance Product Information Document

Company: Wakam

Product: Campervan Insurance

Policies are underwritten by Wakam and are arranged and administered by Ornella Underwriting.

Wakam is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), France and is regulated by the Central Bank of Ireland for Conduct of Business Rules.

Ornella Underwriting Limited t/a Ornella Underwriting, Ornella, Bump Insurance, Patrona and Patrona Underwriting is regulated by the Central Bank of Ireland

**Complete pre-contractual and contractual information is provided in your proposal or statement of fact, certificate, policy schedule and policy document**

### What is this type of Insurance?

This insurance covers you and other drivers you tell us about for your liabilities to others arising in connection with the use of your vehicle. It also covers damage to your vehicle caused by accident, or its loss by fire, theft or attempted theft.



#### What is Insured?

##### Cover for you:

- ✓ Your liability to others while driving your campervan.
- ✓ Your liability to others while you are driving any other campervan.
- ✓ **Personal belongings**– cover for your property taken from your campervan or damaged by a fire.
- ✓ **Courtesy car** - a replacement car for up to 7 days while yours is being repaired after an accident or damage while you are away from home.
- ✓ **Fire brigade charges** up to €750.

##### Cover for other people:

- ✓ The liability of other drivers you tell us about while driving your campervan.

##### Cover for your Campervan:

- ✓ Damage to your vehicle and its contents, fixtures and fittings caused in any accident, maliciously by others, by fire or by theft.
- ✓ Windscreen cover - up to €400 to repair or replace the windscreen or windows in your campervan.
- ✓ If your campervan is less than a year old and is written off, we will pay for another new campervan to replace it.
- ✓ Up to the lesser of 5% of the value of your campervan, or €650, to repair or replace in-campervan entertainment systems damaged in your campervan.
- ✓ Damage to awnings up to €750.
- ✓ Loss of or damage to portable generators up to €1250.

##### **Optional European Breakdown Assistance**

##### provided by other insurer :

- Roadside assistance for 1 hour's labour;
- Towing your Campervan to the nearest repairer;
- Passing on messages for you.

##### **Optional European Breakdown Assistance provided by:**

Mapfre Asistencia Compañia Internacional De Seguros y Reaseguros S.A trading as Mapfre Assistance Agency Ireland Ltd is authorised by Dirección General de Seguros y Fondos de pensiones del Ministerio de Economía y Hacienda in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.



#### What is not Insured?

- ✗ Any damage or liability if we did not agree to cover the driver of your campervan.
- ✗ Any damage to or liability arising from driving a campervan we did not agree to cover, unless you are personally driving a campervan under the driving of other campervans benefit.
- ✗ Any liability you or a driver agrees to accept that was not already a liability.
- ✗ Any liability or damage if the driver does not have your permission to drive, does not hold a licence, or does not keep to the conditions of that licence.
- ✗ Any liability or damage if your campervan is used for a purpose we did not agree to cover.
- ✗ More than our share of any liability or damage if you have cover under other policies.
- ✗ Any liability or damage if a driver of your campervan, except you, has cover under other policies.
- ✗ Death of or injury to the driver of your campervan or damage to the driver's property (except damage to your campervan).
- ✗ Damage to your vehicle caused by a member of your family if they have insurance to cover it.
- ✗ Damage or injury caused deliberately, or that happens due to normal wear and tear, or gradually.
- ✗ Mechanical or electrical repairs, or damage to tyres.
- ✗ Damage caused if the driver was drunk or was affected by drugs.
- ✗ Any liability or damage that arises or happens as a result of war, terrorism, a nuclear explosion or release of radioactive material, a computer failure or virus.
- ✗ The first €250 of a claim for damage to Your campervan, plus:  
*€400 if the driver is under 24 or over 80 years of age; plus*



### Are there any restrictions on cover?

We will not pay more than:

- ! €30,000,000 for claims for damage to other people's property.
- ! the lesser of the market value of your campervan, and what you told us it was worth.
- ! the lower of either between €650 or 5% of the most recent value You gave Us for Your Campervan for in-campervan entertainment systems.
- ! €400 or for more than 2 claims annually for windscreens or windows or if you buy extended windscreen cover, up to €2000.



### Where am I covered?

- ✓ All the cover you buy operates in the Republic of Ireland.
- ✓ All the cover you buy, except when you are using this policy to drive another Campervan, operates in the United Kingdom and the entire European Union.
- ✓ If you ask us, all cover can be extended to operate for a temporary period in some other countries that have made agreements with the EU to recognise each other's motor insurance arrangements.
- ✓ European Breakdown Assistance, if you buy it, may not operate in these additional countries.



### What are my Obligations?

- You must answer the questions we ask you honestly and with reasonable care and furnish to us any documents we request.
- You and the driver of your campervan must take all reasonable steps to avoid injury, loss or damage.
- You must keep your campervan in a safe and roadworthy condition and lock it when it is unattended.
- You must not submit any claim that is fraudulent or exaggerated.
- You must notify us immediately of any incident that might result in a claim.
- You must tell your insurance broker if your personal details change or there is a material change to the risk. For example, you must tell us if you change your campervan, your address, who you want to be covered to drive your campervan, or if you have any penalty points or convictions.
- You or any person expecting to be covered must not admit liability for any accident.
- You or a driver of your campervan must not respond to any letter or court writ from any person claiming against you, them or both of you.
- You and the driver of your campervan must help us to defend a claim and cooperate with us in doing so, and to the best of your ability.
- You must allow us to defend or otherwise deal with any claim against you or another driver in any manner we see fit.
- You or the driver of your campervan must allow us to take legal action in either your name, their name or both of your names to recover amounts we have to pay if we, where possible.
- You must repay any amount claimed that the law requires us to pay, but that this contract does not cover.
- You and any other driver of your campervan must not exceed the total maximum annual kilometres allowed if you have been given a limited mileage discount.



### When and how do I pay?

You must pay or make arrangements to pay before cover starts. You must pay the premium in full by cheque or postal order, or if we agree to it, by bank debit or credit card.



### When does cover start and end?

Cover starts on a future date and time agreed between us once you have paid or made arrangements to pay the premium, Cover will last for one year, expiring at 23:59 hours the day before the start date anniversary, unless you or we cancel it beforehand.



### How do I cancel the contract?

You can cancel the policy at any time. If you cancel within 14 days of the policy start date we will refund Your premium, less a proportionate amount for the days that You were insured by Us.

Outside of this 14- day period, if You have not made or incurred any claims during the current Period of Insurance, We will:

1. Keep any premium in respect of section 8 – European Camper Breakdown Assistance
2. work out a proportionate premium for the period that You were insured by Us,
3. deduct an administration fee of €25.
4. Deduct a further fee of up to €50 after the deductions of Our administration fee to be retained by Ornella Underwriting Limited; and
5. refund You the balance of the premium You have paid provided the amount is €25 or more.

To cancel your policy you must give Us notice in writing and send your certificate and insurance disc back to your broker and ask them to request us to cancel the policy.