

Markerstudy Motorhome

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

What is Markerstudy Motorhome?

Markerstudy Motorhome is a private motorhome insurance policy, underwritten by Markerstudy Insurance Company Ltd.

Your policy has been arranged by Markerstudy Insurance Services Limited on behalf of the authorised insurer.

What does Markerstudy Motorhome cover me for?

Comprehensive (Comp)

You are covered if you are involved in an accident, for damage you cause to other people's vehicles or property or for injuries they sustain. In addition, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism, arson, fire or theft of your vehicle.

What happens if I take out cover and then change my mind?

The policy provides you with a 14 day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a pro-rata time on risk charge and/or a relevant administration fee. Full details are shown in the full policy wording which is available on request.

How do I notify a claim under my Markerstudy Motorhome policy?

To ensure that your claim is settled quickly and efficiently, please call our 24 hour Claims Helpline:

0844 873 8183

How do I make a complaint about my Markerstudy Motorhome policy?

We will make every effort to resolve your complaint by the end of the third working day after receipt. If we cannot resolve your complaint within this time frame we will acknowledge your complaint within five working days of receipt and do our best to resolve the problem within four weeks by sending you a final response letter. If we are unable to do so, we will write to advise you of progress and will endeavour to resolve your complaint in full within the following four weeks. If we are still unable to provide you with a final response at this stage, we will write to you explaining why and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service

Would I receive compensation if the insurer were unable to meet its liabilities?

In the event that the insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. We can provide full details on request.

Standard Features

The following will automatically be included in your policy, according to the cover you have selected.

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Features and Benefits	Significant Exclusions or Limitations	Policy Section	Comp
Contents and Equipment Standard cover of up to a maximum of £2000 for contents and £1000 equipment if they are lost or damaged by an accident, fire or theft if located in or on your motorhome.	Does not apply to: <ul style="list-style-type: none"> • Money, stamps, tickets, documents or securities • Mobile Phones • Goods, tools or samples carried in connection with any trade or business • Equipment outside of the motorhome which is not secured with a security device 	1A	✓
Audio and Navigation Equipment Cover is provided for permanently fitted audio and navigation equipment up to a maximum of £300	Does not apply to: <ul style="list-style-type: none"> • Equipment that is not the manufacturers standard equipment • Television equipment or two-way radio transmitters or receivers 	1A	✓
Foreign Travel Provides the minimum cover which is legally required to use your motorhome in all EU countries and any country which agrees to follow EU directives and is approved by the Commission of the European Union. Full cover can be provided subject to at least 14 days prior notification and the payment of an additional premium	Provided: <ul style="list-style-type: none"> • Your permanent home is in Great Britain, Northern Ireland, Channel Islands or Isle of Man • Your visit is of a temporary nature • Your visit is for a period of 120 days or less. 	1C	✓
Windscreen Cover We have special arrangements with leading windscreen companies to repair or replace your windscreen. Any payments made under this section will not affect your No Claims Bonus.	<ul style="list-style-type: none"> • If the windscreen is repaired you will be responsible for the first £25. If the windscreen is replaced you will be responsible for the first £100. • You must use our approved companies who will need to see your Certificate of Motor Insurance, otherwise cover is limited to £1000. • Sun roofs are not covered 	1A	✓

General Exclusions and Conditions

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	What is not covered	Policy Section
Accidental Damage Fire and Theft Excess	<ul style="list-style-type: none"> • The amount of excess specified in your Schedule 	1A
Loss of or Damage to your motorhome	<ul style="list-style-type: none"> • Loss of or damage to your motorhome if it is unoccupied and the ignition key is in or on your motorhome • Loss of use of your motorhome • Loss of value of your motorhome following repair • Mechanical, electrical and electronic fault, breakdown, malfunction, failure or breakage or claims arising from incorrectly re-fuelling your motorhome • The unauthorised taking away of your motorhome by a family member 	1A
Use of the motorhome	Cover does not apply if the motorhome is : <ul style="list-style-type: none"> • being used for any purpose that your current Certificate of Motor Insurance does not permit • being driven by any person who is not described in your current Certificate of Motor Insurance as a person entitled to drive • in or on any part of any airport which is used for the take off and landing of aircraft • being driven in an unroadworthy condition or without an MOT certificate, if one is necessary 	General Exclusions (1)
Courtesy Vehicles	<ul style="list-style-type: none"> • Courtesy vehicles are not provided in the event of Loss or Damage to your motorhome. 	x
Driving Other Vehicles	<ul style="list-style-type: none"> • Cover to drive other vehicles is not provided under this policy. 	x
Other	The policy does not cover any consequence of : <ul style="list-style-type: none"> • Loss, damage, cost or expense resulting from or in connection with an act of terrorism 	General Exclusions (4)

Markerstudy Insurance Services Limited is registered in England and Wales (No. 2135730) and authorised and regulated by the Financial Conduct Authority (No. 475572).

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