



# D O L M E N

## INSURANCE BROKERS

### **EXCLUSIVE CAMPER SCHEME** ***(Northern Ireland 2023/2024)***

#### **Important Notice – Statement of Suitability**

**This is an important document which sets out the reasons why the product (s) of service (s) offered or recommended is/are considered suitable, or the most suitable, for your particular needs, objectives and circumstances.**

This is a policy specially designed for camper enthusiasts, living in Northern Ireland and extends to provide cover whilst used temporarily in Northern Ireland, UK and Europe.

Primarily the camper owner would use the vehicle only occasionally. The vehicle should not be your main form of transport as if it is we must be informed and an increased premium will apply.

Under no circumstances can the camper be used for **any business** purposes as it is not covered by this insurance policy.

The Scheme is designed where a client or common law partner has a private car separately insured in his or her name. If this is not the case we must be informed immediately and an additional premium will be charged due to the fact that there is a change in circumstances

Please read the attached information which is intended as a guide to some of the covers provided by the scheme. It is important to refer to our website [www.camper.ie](http://www.camper.ie) for a copy of our current policy booklet which will provide all the terms and conditions of the policy.

#### **Definition of a Camper:**

The camper should contain a table, sleeping accommodation, cooking facilities and storage facilities where the equipment shall be rigidly fixed to the living compartment (with the exception of the table which may be designed to be easily removable).

#### **Accuracy and Honesty Warning**

**The information you have given us previously in answer to the questions which we have asked you is set out below. Please read this information carefully. You must contact your Broker to update it where any changes have occurred. Unless you provide us with new information, once you pay the renewal premium the information below is presumed not to have altered. If you make or have made any misrepresentation AXA may have the right to repudiate liability, or limit the amount payable under any claim, or terminate the contract of insurance on giving you reasonable notice. As a result, you may also find it difficult to arrange this type of insurance in the future**



Policy Cover	Details	Comments
<b>Drivers Eligibility</b>	Male 25 years+ Female 25 years+	1) Full Irish/UK or E.U. Licence Holders 2) No Accidents/Claims or Convictions, otherwise full details to be submitted to us for a quotation (For all drivers) Provisional Licence holders not covered American and Canadian Licences are not accepted.
<b>Suspension Credit / Laid up vehicles</b>	No facility for rebate for suspending Cover on vehicles laid up	
<b>Class of Use</b>	Social, Domestic & Pleasure only	No cover for any business/commercial purposes or If you lend your vehicle to someone and receive payment for same (Hire and reward).No carrying of employers equipment which could be deemed as trading or musical instruments for reward.
<b>Cover</b>	Comprehensive Only	All theft claims must be reported to police. The vehicle must be missing for at least 28 days before the Insurers will consider it lost by theft
<b>Breakdown Assist Cover</b>	Automatic wording now included in new policy booklet. Operates 24hrs a day 365 days a year. Includes Repatriation and Hotel Accommodation. See website for full policy cover	Phone No is 0345 873 4435 No benefit will apply unless phone number is used. Or 00353 906486335 if calling from abroad.
<b>Short Period Cover / Rates</b>	Not available under this Scheme	
<b>Premium Payment Plan</b>	Not available under this Scheme	
<b>No Claim Bonus</b>	Not a feature of this scheme	
<b>Driving other Cars</b>	Not a feature of this scheme	
<b>Windscreen Cover</b>	Automatic – No excess <b>NO LIMIT APPLIES.</b>	Cover provided for broken glass in windscreen, windows/roof. In the event of a claim you must phone AXA claims to obtain a reference number before you contact an approved repairer. Ph 03458 282823 or 00353 906486335 if calling from abroad
<b>Policy Excess</b>	£110.00 Stg Accidental Damage. No excess for Windscreen Damage.	Contact us for quote

<p><b>Driving Basis</b></p> <p><b>Maximum Engine Size</b></p> <p><b>Fire Brigade Charges</b></p> <p><b>Left Hand Drive</b></p>	<p>Insured &amp; 2 named drivers permitted at inception as standard. Open driving/additional driver options available at an extra charge.</p> <p>7000cc for manufactured camper (extra premium charged for any vehicle over 6000cc) Maximum 4500c for converted vehicles</p> <p>Cover Included</p> <p>Included – no extra charged</p>	<p>We must have a drivers license copy licence. (Front &amp; Back)</p> <p>Photos maybe requested</p> <p>The most that will be paid out is £1,000 for any one claim</p>
<p><b>Vehicles</b></p> <p><b>Large Converted Buses/Trucks</b></p>	<p>We will <b><u>NOT</u></b> insure Camper vehicles Taxed/Owned in Company names</p> <p>The camper must not be used as a permanent residence</p> <p><b><u>Vehicles that do NOT qualify as Motor Caravans / Campervans</u></b></p> <p><b><u>Trucks that have a Camper Van mounted:</u></b> A towing caravan mounted on a truck chassis. This is not acceptable due to possible instability</p> <p><b><u>Trucks:</u></b> If you have a truck with a box body and you have adapted it for living in.</p> <p><b><u>Horse Boxes:</u></b> These are not acceptable even if they are converted to a campervan.</p> <p><b><u>Vans:</u></b> which are adapted for motor cycle or racing car carrying or any vehicle carrying commercial sponsorship decals or logo's.</p> <p><b>Not acceptable; except for a converted mini bus with a seating capacity up 8 seats</b></p>	

<b>Policy Cover</b>	<b>Proposer &amp; Named Drivers</b>	
<b>Continental Use</b>	<p>This is <u>now automatic on our scheme</u>. No need to contact us to have Green card issued, it will be issued automatically if travelling to any country in EU, Iceland, Switzerland &amp; Norway.</p> <p>The following countries are <b>EXCLUDED</b> and <b>NO COVER</b> can be provided if travelling to; <b>Albania, Israel, Iran, Morocco, Russia, Tunisia, Turkey &amp; Ukraine, Belarus and Israel.</b></p> <p><u>Wording included in Policy booklet</u></p>	<p><b><u>Member states of the European Union (EU) and</u></b></p> <p><b><u>Member states of the EEA (Iceland, Liechtenstein and Norway) and</u></b></p> <p><b><u>Switzerland</u></b></p>
<b>Additional benefits (Automatically Included)</b>		
<b>All Risks on contents</b>	Covers included for TV/Videos, clothing and personal effects/luggage and pedal cycles, ex scooters/mopeds, all in your camper (see policy booklet for full details)	Sum Insured £4,300 Excess £110.00
<b>Portable Generators</b>	Cover included	Sum Insured £1700.00 Excess £110.00 <b>Excluding Mechanical/or Electrical breakdown.</b>
<b>Awnings</b>	Cover included	Sum Insured £2600 Excess £110
<b>Hospital Charges Cover</b>	£190 per week up to 20 weeks	
<b>Death Benefit</b>	£30,000	
<b>Permanent Disablement</b>	£30,000	
<b>Temporary total Disablement</b>	£75 per week	
<b>Trailer Cover</b>	See attached trailer from which must be completed if applicable	Holiday use only
<b>Replacement Car</b>	If your camper is disabled as a result of an incident, a replacement car will be offered or Insurers will pay up to £20 per day if you are hiring a replacement car.	The Insurer's will decide how long this benefit is payable up to a maximum of 35 days.
<b>Optional extra's</b>	External Motorbike rack Limit £1100 Cover for crash bar Limit £450 Cover for Tow bar Limit £900 Solar panels Limit £850 Cover for satellite systems Limit £2,600	Additional charge of £40 for one or all of the optional extra's  Excess of £110.00

<b>Insurer</b>	<b>AXA Insurance Limited</b>	<b>We reserve the right on behalf of Underwriters to decline to quote or refuse a proposal for whatever reason from any client.</b>
<b>Annual Policy</b>	12 month basis from inception date.	
<b>Repatriation</b>	Up to £450 any one claim (£1300 per policy year) towards the cost of bringing your campervan back to a competent local repairer or back to your home including overseas repatriation	
<b>Hotel Accommodation</b>	If campervan is being repaired and you cannot continue your journey (or return home) we will pay up to £350 any one claim (£800 per policy year) towards hotel accommodation	
<b>NO REFUND GIVEN IN THE FIRST YEAR OF INSURANCE</b>		
<b>Accounts Handlers</b>	<b>Camper Team</b>	
<b>Claims Handler</b>	<b>AXA Claims</b>	<b>Phone 03458 282823</b>
<p>Dolmen Insurance: +353 (0)1 802 2300</p> <p>Camper Direct Dial: +353 (0)1 802 2330/ 028 9601 6848</p> <p>Camper Email Address: <a href="mailto:camper@dibl.ie">camper@dibl.ie</a></p> <p>Dolmen Camper Website: <a href="http://www.dolmen-insurance.co.uk">www.dolmen-insurance.co.uk</a></p>		

***To Be Completed if you require Comprehensive Cover on Trailer***

Name of Insured	
Policy Number & Inspection Date if applicable	
Trailer Make & Model	
Cover Required for the Trailer	Comprehensive
Client Code or Policy No:	
<p>1. What size is the Trailer?</p> <p>2. What is the carrying capacity of the trailer?</p> <p>3. Has the insured the correct licence type for towing the trailer?</p> <p>4. What will the trailer will be used for?</p> <p>5. Will the trailer be used in connection with any business or profession?</p> <p>6. What is the value of the trailer?</p> <p>7. Storage: Where is the trailer kept?</p> <p>8. Is this replacing an existing trailer?</p> <p>9. Picture of the front &amp; back of the trailer.</p> <p>10. Is the trailer used for holiday purposes only?</p>	

**TRAILER COVER – Holiday use only**