



Arranged by



DOLMEN
INSURANCE BROKERS

Making the most of your camper van



June 2022

camper safety

- Any persons travelling in the front seat of a camper, campervan or mobile home are to wear seatbelts. If seatbelts are fitted in the rear please use them for your safety, seatbelts save lives!
- If you are holding up traffic be courteous and move your camper and let traffic pass safely.
- If you feel you are getting tired, pull over and take a rest or find a rest area and stay the night.
- Campers have certain wind resistance, so take special care in exposed or windy places and when cornering.
- Europe has a number of hills and winding mountain pass roads, which change the conditions of the roads and weather conditions quickly. Allow plenty of time to reach your destination.
- Comfortable driving distances in a day are around 300kms.
- If you are travelling in a rural or remote country area, make sure that the gas and petrol or diesel tank is full as fuel stations are more widely spread.



Welcome to you and your camper

We value you as a customer and therefore attach some useful notes to help you on your way.

Happy caravanning days from all at AXA/Dolmen partnership, working for camper users.

Hugh Keogh
Director.



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Checklist before driving

- ▶ Check that all electrical cables, water or waste hose pipes are disconnected and secured.
- ▶ Make sure your tyre pressures are correct especially if you are carrying a lot of luggage or equipment.
- ▶ Lower the satellite dish (as it creates drag and reduces fuel efficiency).
- ▶ Check that items inside compartments are secure and the compartments are properly secured/locked.
- ▶ If you also use a trailer, make sure the brakes and signal lights are connected.
- ▶ Ensure the door step is in the up position.
- ▶ Ensure the rear entry door is locked.
- ▶ Ensure any bikes or other externally mounted equipment are properly secured to the campervan.
- ▶ Is the gas disconnected?
- ▶ Bring a winter / emergency breakdown kit (including a torch, warning triangle and warm outdoor clothing).
- ▶ And finally, ensure the rear-view mirrors and driver seat are adjusted properly.



Servicing



It is most important to have your camper properly serviced. This will certainly be a condition of any warranty that you have, and full service records will be a great asset when you come to sell your camper, not to mention the safety aspects of ensuring that all the equipment is operating as it should.

The base vehicle should be serviced in accordance with the manufacturers instructions, and the accommodation part also needs an annual check over. The converter may well have a service schedule which you need to adhere to in order to maintain the warranty, and you may in fact need to take the camper to a workshop approved by the manufacturer whilst the warranty is in force.

Prevent camper theft

Listen Up

The motor caravanning community has a fantastic “bush telegraph” network, with plenty of experienced people who have been unlucky enough to be the victim of theft, to tell their tales and give advice. When in sites, shows or rallies, listen out for such horror stories, and learn from other people’s costly mistakes.

Lock it up

It may seem like an obvious point, but if you don’t lock your motor caravan, even for a few seconds, you are inviting criminals in and you might invalidate your insurance policy.

Hide Valuables

Just like in your car, if you leave anything even remotely desirable on display, perhaps on the dashboard or by the windows, it will entice a thief to break into your camper. When you leave the van, make sure you take everything that is too valuable to lose with you, or lock it away safely out of sight, in particular Laptops / G.P.S. Systems.

Be Alarmed

If there is an alarm on your doors or windows, then it goes without saying that you should leave it active whenever the van is unattended, or overnight.

Gas Detectors

There have been some reported incidents of gas allegedly being pumped into vans to incapacitate the occupants. Such incidents are rare, and relate just to certain areas. It is a wise precaution to invest in a gas detector.

Do It Yourself

As well as shop-bought protection tools and alarms, you often hear of home-made devices to protect campers. These are a brilliant idea. We have heard of everything from chains on the inside door handle of a camper, etc. If they help, why not give them a try.

Frequently asked questions

Can I sleep in my camper when it's parked on the road or in a lay by?

Anyone considering overnight parking other than at official sites must be aware of the risks involved, and must have a responsible attitude to the local environment and other users of the location. As the old saying goes: 'Leave nothing but footprints, take nothing but photographs'. Several locations formerly used for overnight parking have been lost to all camper users because of the irresponsible actions of a minority.

Many countries in Europe have networks of approved stopovers for campers. Best advice is only park at designated sites and well lit service sites.

I am thinking of travelling to Europe for the first time!! Should I go?

- 1. Go for it** – If you are thinking about visiting Europe...then do it! It is one of the best places in the world to explore with a leisure vehicle. Few places in the world offer the diversity of culture, history, food, drink and language that Europe offers. You will no doubt hear horror stories, but don't be put off. Almost everyone camping in Europe would recommend the experience.
- 2. What countries are covered under my policy?**
Your policy cover applies when travelling in Europe. Please bring your policy booklet with you. You do not require a green card when travelling within the European Economic Area (all EU member countries and Norway, Switzerland and Iceland) Please contact Dolmens Insurance Brokers if you are travelling outside of this area.
- 3. Get Road maps or GPS** – Having good road maps or a GPS unit is essential. If you are buying a GPS unit make sure it contains maps for all of the countries you visit. Or at least ensure you can buy the maps for a reasonable price. If you are going to use traditional maps invest in a good road atlas.



4. **Know your vehicle's dimensions** – measure the height and length of your vehicle. Keep this information at hand in the cab, as you will at some point be presented with a narrow gap or low bridge. Knowing dimensions can save a lot of hassle and embarrassment. Actually measure your vehicle, don't go by the manufacturer details, as they can be wrong, and you may have additions which change the original dimensions.
5. **Don't stop overnight on French Auto Routes areas** – the French roadside rest areas are great, and a wonderful place to stop during the day to break up your journey. However, we have experienced, and heard of many problems from many campers who have stopped at these areas overnight. The main problems being theft.
6. **French Motorways** – Please note under French Law, we cannot assist you on Motorways. You will need to contact the local French Police if you breakdown on a Motorway.

Frequently asked questions continued

7. **Take your health cards (for EU citizens only)** – EU citizens should apply for and take a health care card with them to Europe. The card entitles you to free or reduced cost health care in most European countries. Don't think you won't need it.
8. **Choose ferries carefully** – If you have to take a ferry do plenty of research. If anyone in the party doesn't like being on water take the shortest crossing you can, to avoid unnecessary illness, and drive the rest of the way.
9. **Check your passports** – ensure all are in date. Some countries demand that the expiry date on the passport must be at least 6 months beyond your estimated day of return. At campsites you will have to leave a passport until you have paid. Many accept photocopies.
10. **Use a bank that doesn't charge for overseas transactions** – most banks will charge you for taking out money when abroad. There are several banks that do not. You don't need to change banks, just open an extra account for travel money. You can save a good deal of money this way.
11. **Check your Home Insurance** – Check that your Home Insurance is still valid if you are away from home for a long period of time.
12. **Always keep a quarter tank of fuel** – don't let your fuel drop below a quarter of a tank. Many places close on a Sunday, and finding fuel can be hard. If you are twisting around hills for a long period of time only half fill the fuel tank. This will save weight and make the vehicle easier to drive.
13. **If things go bang in the night (or by day)** – Ring for breakdown assistance (see back of this document).

Tips for Dolmen camper community

Definition of Camper

A vehicle which has been designed, constructed or adapted to provide temporary living accommodation which has an interior height of 1.8 metres and includes fitted equipment on a permanent basis, i.e. sink, cooking equipment.

Towing behind a Camper

In the beginning

If you are thinking of fitting a towbar to your camper, just check a couple of things before you start.

Firstly, do you actually have the spare capacity to do it? If your vehicle handbook does not have a towing limit, have a look at the VIN plate. This should give the Maximum Weight (the largest figure) followed by the Maximum Gross Weight. The other two figures you would expect to see are Axle Weights. Deduct the MGW from the GTW and the difference would normally be your maximum towing limit.

Secondly, check the wheelbase of the vehicle (centre of front axle to centre of rear axle) and then measure the overhang (the distance from the centre of the rear axle to the extreme back). The overhang can go up to 60% of the wheelbase and the towbar needs to fit within this limit.

Finally the safest method is to use a purpose designed trailer. There are devices known as A-frames which allow a car to be towed directly. Make sure it lifts the entire car off the road. The 4 wheels of a car are not allowed on road in such circumstances.



Does your licence cover you for towing?

If you hold a category B licence and wish to tow a trailer you may do so provided;

- (1) the design gross vehicle weight of the trailer does not exceed the unladen weight of the drawing vehicle and the combination does not exceed 3,500kg.
- (2) The design gross vehicle weight of the trailer does not exceed 750kg.

If you wish to tow a heavier trailer you must hold a correct category licence.

Types of camper

A-Class

This is a completely purpose built camper, the manufacturer builds the body onto a new chassis / engine unit.

The advantages are that the interior is more spacious because the 'cab' area is usually part of the accommodation, many have a 'pull-down' double bed above the front seats, this can of course be left made up.

Coachbuilt

Sometimes known as C-Class. The manufacturer uses the chassis and cab of the base vehicle and builds onto the back of it, these make up the largest proportion of campers. The part of the body extending over the cab is known as the 'over-cab' or 'luton' and is often a sleeping area – though adults will need to check that there is sufficient space as headroom is often restricted.

An alternative, called a 'low profile' has a much smaller over-cab space that is used purely for storage purposes.

Van Conversion

These are conversions to a standard panel van, the manufacturer fits the window and interior.

There are three types:

- ▶ **Fixed Roof** – No alterations are made to the van body, the advantage in the low height of some base vehicles means that it's often possible to get under those pesky height barriers! Disadvantage, unless you are very short, is that you may end up with a permanent stoop!
- ▶ **Elevating or rising roof** – Also known as a pop-top. The manufacturer cuts away the van roof and fits a, usually fibreglass, roof section that can be raised up when the vehicle is stationary to gain increased headroom. Often extra bunks are accommodated in the roof space, although these may only be suitable for children. Has the advantages of the fixed roof with out the disadvantage.
- ▶ **High top** – Similar to the rising roof conversion except that the manufacturer fits a permanent high roof section to the van.

Buying and selling

Buying

If you are completely new to campers, the best advice is to look at as many different types as you can, there is no substitute for seeing a camper 'in the flesh' – they often look quite different to the pictures in magazines and manufacturers promotional material. The best places to see lots of campers in one place are the camper shows that are organised around the country.

A camper, whether new or used, is a sizeable investment. In addition to being a motor vehicle, it's a home. For many people, it's the second-largest purchase they will ever make. It's important to remember that whichever camper is selected, it probably will not be the last one purchased. Just as needs related to permanent housing change as a family changes, camper related needs also change.

Buying Tips

- ▶ If you are buying privately, make sure that you go to the sellers house – don't let them bring the vehicle to you. Thoroughly check all the documentation.
- ▶ Get an independent inspection carried out of the Camper.
- ▶ If in doubt about anything, walk away – if it seems too good to be true, it probably is!
- ▶ Carry out a proper Hire Purchase Check, i.e. if any vehicle has outstanding finance, you will not own camper.



BUYERS CHECKLIST

Driving – Make sure you test drive the vehicle before purchase. Check for mechanical problems (especially if buying privately) and driving comfort.

Bodywork – Check for telltale signs of corrosion or badly repaired accident damage.

Conversion – is the conversion suitable for your requirements? Will the camper fit comfortably in your driveway?

MOT – Most dealers will give their vehicles a year's NCT. A complete set of old NCT certificates will help verify the mileage. A NCT test is also a good way of checking a vehicle that's being sold privately.

Log Book – study this to verify the camper's ownership history.

Warranty – This should be provided by a dealer. Check the small print and stick to the servicing instructions.

Full Service History – has the camper got a full service history? Check with the vehicles service booklet. Most dealers will give a camper a full mechanical and interior service before you buy.

Finance – Check interest rates with banks/building societies, since the dealer may not have the best deal on offer.

Expert Check – It may be worth paying for a mechanical check over from the AA or the RAC.

Don't Rush – Take time to consider your decision before leaving a deposit and signing the order form. There are plenty of good campers on sale, so don't feel under pressure.

Buying and selling continued

Selling

Test Drive

Never let the buyer take a test drive alone, there's a risk that they won't come back! They may leave you their car keys as security, but how can you be sure this car / van isn't stolen? Also check they have adequate Insurance cover, otherwise you could be liable for any accidents they may have. Never leave the keys in the ignition when swapping seats.

Payment

Cash is favourite, as long as you look out for forgeries, and make sure you count it all. Our advice is to go with thy buyer to the bank and let them give you the cash there. You can safely deposit it, and the cashier will ensure there are no forgeries. If you are paid by cheque NEVER let the vehicle go before a cheque has cleared through your account, even if the buyer is desperate to get hold of your camper. Make sure that you confirm with your bank that the funds have cleared – do not rely on statements.

A bank or building society draft is almost as good as cash, as they can only be issued if the buyer has enough money in their account. There are forgeries, however, so be vigilant. Again, NEVER let the vehicle go until the money has cleared into your account. Make sure that you confirm with your bank that the funds have cleared – do not rely on statements.

You may be approached with offers to buy your camper and pay by wire transfer or similar direct deposit methods, our advice there is NEVER give or your bank details to anyone. If they are a genuine buyer they will be able to send a bank draft which you can clear into your account before parting with the vehicle. However an option is to set up a separate bank account with a nominal amount in it specifically for the purpose of receiving funds. NEVER send any money in response to requests from a prospective purchaser.

A recent scam involves the purchaser sending too much money by cheque and bank draft and asking for you to refund the balance to them or their 'agent' or 'shipper' – their cheques turn out to be worthless.

Ask the buyer for ID with an address and landline telephone number. At least if something goes wrong, you'll know where to find them. If they are reluctant to give this information, you should be wary. Finally, write a receipt with a copy for both you and the buyer, stating that the camper is being sold.

Commission sales

Some companies offer to sell campers on commission, they hold your vehicle at their premises and advertise and sell it on your behalf, taking a commission fee on the final sale price. This can be a good way to sell your vehicle, but we advise that you get the contract checked professionally to ensure that you retain title to the vehicle until you receive the full proceeds of the sale. There have been instances of such companies going into liquidation leaving the seller without their camper or the proceeds of the sale.



Notes



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Camper Careline **+353 1 802 2330**

ROI customers

For breakdown assistance **1800 333 393**
(+ **353 906 486335** from outside ROI)

For claims assistance **0818 736524**
(+**353 1 8583200** from outside ROI)

NI customers

For claims assistance **03458 282823**
(+**0044 3458 282823** from outside NI)

For breakdown assistance **0345 873 4435**
(+**353 906 486335** from outside NI)

Email:

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