



**D O L M E N**  
INSURANCE BROKERS

# CAMPERVAN INSURANCE

**Your Guide to Getting Covered**



THE ESSENTIAL  
CAMPERVAN INSURANCE GUIDE

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# THE ESSENTIAL CAMPERVAN INSURANCE GUIDE



**D O L M E N**  
INSURANCE BROKERS

At Dolmen Insurance Brokers, we know campervan insurance in Ireland can feel confusing. Whether you're new to life on the road, upgrading to a converted van, or managing a fully customised motorhome, having the right cover matters - and we're here to make it simple

We work closely with AXA to provide a comprehensive campervan insurance package designed for Irish drivers. Our aim is to offer clear guidance, expert advice, and personal support at every step, so you can enjoy your adventures with confidence.

This guide covers the essentials - from the main types of campervan cover and the level of protection you might need, to optional add-ons, common risks, and what to expect if you ever need to make a claim.

With Dolmen, you're not just getting a policy - you're choosing a partner who puts your safety, peace of mind, and love of the open road first.

If you need help at any stage, just reach out. We're here to make campervan insurance easier for Irish drivers.



*Paul Clements*

Executive Director, Dolmen Insurance Brokers

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# Why Campervan Insurance Matters

For many people in Ireland, a campervan is more than just a vehicle - it's a major investment and a gateway to freedom and adventure. Whether it's a self-build conversion, a factory-built motorhome, or a high-spec van you've upgraded over time, having the right campervan insurance is essential. It protects not only the vehicle itself, but also the time, money, and care you've put into making it your own.



## Peace of Mind and Financial Protection

The most obvious reason to have campervan insurance is peace of mind. You hope you'll never need it - but if something goes wrong, repair costs or replacement expenses can add up quickly without proper cover. Campervan insurance provides a financial safety net. It helps ensure you're not left facing significant out-of-pocket costs if your campervan is damaged in an accident, affected by fire or severe weather, broken into, or stolen - at home or while you're on the road.

### MYTH OR FACT?

#### Myth:

I don't need extra cover for trailers or gear.

#### Fact:

Most campervan insurance policies don't automatically cover trailers or extra gear, so you'll need to add them separately.

## Is It a Legal Requirement?

In Ireland, it's a legal requirement to have at least third-party motor insurance if you want to drive your campervan on public roads. This minimum level of cover protects other people and their property - but it does not protect your campervan itself.

If your campervan is financed or bought with a loan, your lender may also require you to have more comprehensive cover in place. Even if you own your campervan outright, having only basic or no protection can leave you seriously exposed. Without adequate insurance, a single incident - such as a collision or theft - could result in significant financial loss.

## What Can Go Wrong?

Life on the road comes with its own risks. Ireland's weather is unpredictable, and campervans are often exposed to storms, heavy rain, and cold snaps - sometimes while parked for long periods. Add in accidents, theft, or damage while travelling, and the importance of proper cover becomes clear.

### Real examples:

- A road accident leaves your campervan needing costly repairs.
- Storm damage affects the roof, awning, or fitted equipment.
- A break-in results in stolen personal belongings or damaged locks.
- A collision with another vehicle or person - liability cover can protect you if someone is injured.

Without the right insurance, you'd be responsible for covering the full cost yourself.

# The Hidden Danger of Underinsurance

It's easy to assume that any campervan insurance is enough - but being underinsured can leave you seriously exposed. If your cover doesn't fully reflect your campervan's value, you could face large out-of-pocket costs after an accident, theft, or storm damage.

## Real Consequences

- Your van is damaged in a storm, but the payout only covers part of the repair costs.
- Stolen equipment isn't fully reimbursed because your declared value was too low.
- You face unexpected costs for temporary accommodation or travel while repairs are completed.

## How to Avoid It

- Make sure your policy reflects the full value of your campervan, including customisations.
- Review and update your cover regularly, especially after upgrades.
- Consider comprehensive policies that include extras like awnings, gear, and personal items.

Being fully insured means you can enjoy the freedom of the open road without worrying about costly surprises.

## Do I really need Campervan Insurance if I only use it occasionally?

Yes. Even if your campervan isn't your daily driver, it's still a valuable asset. Accidents, theft, or storm damage can happen at any time, and without insurance, you could face significant repair or replacement costs.

## Can I drive my campervan abroad on the same policy?

Often, but not always. Some policies include limited European cover, while others require extra options. Always check before travelling to ensure you're fully covered for accidents, theft, or breakdowns while abroad.



# The Types of Campervan Insurance

Not all campervans - or policies - are the same. The type of insurance you need depends on how you use your campervan, what equipment or customisations it has, and the risks you want to protect against. In this section, we break down the main types of campervan insurance and explain the options that could make all the difference.

## Third-Party Only

This is the minimum legal requirement. It covers damage you cause to other people, their vehicles, or property, but it does not cover your campervan. It's the most affordable option, but it offers the least protection.

## Third-Party, Fire & Theft

This adds cover for your campervan if it's stolen or damaged by fire. It's a step up from basic third-party cover and is suitable for owners who want a little more protection without the cost of full coverage.

## Comprehensive

Comprehensive insurance covers damage to your campervan as well as other vehicles and property. Many policies also include cover for custom fittings, awnings, and personal belongings, as well as roadside assistance or hire vehicle costs. This is often the best option for fully customised or high-value campervans.

## Standard vs Customised Campervans

Insurers may classify campervans as either standard or customised:

- **Standard vans:** Factory-built, minimal modifications, basic interior.
- **Customised vans:** Fitted kitchens, pop-tops, insulation, solar panels, or other upgrades.

Customised campervans may require additional cover or higher premiums, as they carry a higher replacement cost and unique risks.



# Vehicle - VS - Contents Insurance

There are two main types of cover for campervans:

## Vehicle Insurance

- **Covers:** The campervan itself - body, engine, roof, and factory-fitted features.
- **Explanation:** This is the main policy that protects your van, covering damage, theft, and accidents.

## Contents Insurance

- **Covers:** Personal belongings inside your campervan - clothing, electronics, kitchenware, and tools.
- **Explanation:** Protects your gear, including everything you keep inside your campervan, in case of theft or damage.

### MYTH OR FACT?

#### Myth:

Insurers won't cover customised Campervans.

#### Fact:

Many will - but terms and premiums vary. A broker like Dolmen can help find the right fit.

**Tip:** Make a simple list of your belongings with approximate values. For example:

### Sample list: campervan

Item	Quantity	Value	Notes
Sleeping Bags	4	€300	Purchased in 2024
Portable Fridge	1	€500	High-spec compressor model
Camping Stove	1	€150	Gas-powered
Bike	2	€1,200	Includes locks and helmets

## Add-Ons and Extras

Campervan insurance can be tailored with optional extras:

- **Accidental Damage** – Covers mishaps like scratches, dents, or broken windows.
- **Personal Possessions** – Protects items you carry in your van or tow.
- **Roadside Assistance** – Quick help if you break down on a trip.
- **Legal Expenses** – Helps with disputes or claims arising from accidents.

Not all insurers offer the same extras, so compare carefully - or ask a broker to guide you.

## Common Questions

### Do I need comprehensive insurance for an older campervan?

Not always, but it can still be worthwhile. Comprehensive cover protects against accidental damage, theft, and fire—risks that can be expensive even for older vans.

### Will third-party cover protect my fitted kitchen or pop-top?

No. Third-party insurance only covers damage to other people or their property. Extras like kitchens, awnings, and pop-tops usually need comprehensive or additional cover.

# How Much Cover Do You Really Need?

Getting Campervan insurance is easy - but getting the right amount of cover takes a little thought. Too little and you're underinsured; too much and you're paying more than necessary.

## Rebuild Cost ≠ Market Value

Your policy should reflect how much it would cost to repair or replace your campervan, not what you paid or could sell it for. Customisations or high-spec fittings may require a professional valuation.

## Don't Undervalue Your Belongings

Many people underestimate the value of gear inside their campervan - think electronics, camping equipment, bikes, or kitchen kits.

## Over insured? You Won't Get More

Insurers only pay the actual loss. Over insuring doesn't increase payouts, but underinsuring can reduce them. Policies may apply the "average clause" if the declared value is too low.

## Should I Review My Cover Each Year?

Yes. Update your policy annually, especially after upgrades, new equipment, or modifications.

**ASK YOURSELF** ???

If your campervan was written off tomorrow, could you replace it and everything inside without compromise?



# What's Covered & What's Not

Campervan insurance protects against many unexpected events - but not everything. Knowing what's included (and excluded) can save stress later.

## Typically Covered:

Your policy should reflect how much it would cost to repair or replace your campervan, not what you paid or could sell it for. Customisations or high-spec fittings may require a professional valuation.

- Fire and smoke damage
- Storm damage or flooding
- Accidental damage to the van
- Theft or vandalism
- Roadside breakdown (if included)

Optional add-ons like personal belongings, awnings, or towing equipment can extend your cover.

## Not Usually Covered:

- Wear and tear or mechanical faults
- Poor maintenance (e.g., unrepaired leaks, rust)
- Gradual damage (like corrosion or damp)
- DIY modifications done incorrectly
- Business equipment (unless declared)

## Know Your Policy Limits

- Excess – what you pay before the insurer covers the rest
- Single item limits – often €1,500 unless stated
- Exclusions – always check the small print



**CAMPERVAN INSURANCE**

### Insider Tip :

Cheaper policies may skip key protections like accidental damage or custom fittings. Always double-check - or ask your broker.

# No Matter Your Insurance Needs, We've Got You Covered



## Home Insurance

Protect your home and belongings with trusted insurance. Flexible cover for homes across Ireland. Expert advice from an Irish-based team.

[Get a quote](#)



## Car Insurance

Drive with confidence knowing you're fully protected on the road.. Clear advice and flexible options. Support from a local team.

[Get a quote](#)



## Life Insurance

Give your loved ones financial security and peace of mind for the future. Flexible cover to protect your family's future. Guidance from Irish-based experts you can trust.

[Get a quote](#)



## Campervan Insurance

Cover your campervan and travel adventures with flexible, reliable insurance. Specialist cover for your home on wheels. Ireland & European driving options available.

[Get a quote](#)



## Pensions

Plan ahead and secure your retirement with expert pension advice. We make pensions in Ireland simple, clear and tailored to your needs, whether you're just starting out, mid-career, or nearing retirement.

[Talk to our team](#)



## Key / Fob Insurance

Protect yourself from the cost and hassle of lost or stolen car keys with quick, reliable cover. With Dolmen Insurance Keycare, you can enjoy 24/7 protection for just €25 per year.

[Get a quote](#)

# Tips Most People Don't Know

Campervan insurance can feel like a set-it-and-forget-it policy - but there's more to it than meets the eye. These lesser-known tips can help you avoid gaps in cover, protect your gear, and make claims smoother if something goes wrong.

- **Policies differ:** Some policies exclude accidental damage, custom fittings, or have high excesses. Always compare beyond price - especially with a broker like Dolmen.
- **Photo or Video proof:** A quick walkaround video of your campervan and its contents can make claims faster and easier later.
- **List high-value items:** Many policies cap single items (*often €1,500–€2,500*). Items like bikes, cameras, laptops, or specialist gear may need to be specified.
- **Hidden Extras:** Ask whether your policy covers awnings, items stored outside the van, breakdown recovery, or damage while parked and unattended.

## MYTH OR FACT?

### Myth:

Only full-time or high-end campervan owners need extra cover."

### Fact:

If you've added value, through gear, upgrades, or modifications, it's worth protecting, regardless of how often you travel.



# Understanding how you use your Campervan

Campervan insurance isn't just about what you drive - it's about how, where, and when you use it. Small details around travel, parking, and storage can make a big difference to what your policy does (and doesn't) cover.

## Key Situations to Check

### Driving Abroad

Cover is often time-limited and country-specific. Always check before travelling.

### Sleeping in the Campervan

Some policies require overnight use to be declared.

### Parked vs Stored

Cover may differ when parked on the road, at home, or in long-term storage.

### Winter Lay-Up

Reduced use doesn't remove risks like theft, fire, or storm damage.

### Festivals & Events

Some insurers may limit or exclude cover if your campervan is left at festivals or large gatherings. Always check your policy or ask your broker if you plan to take your van to an event.

### Named Drivers & Usage

Who drives and how the campervan is used must match your policy.

### Insider Tip

If your usage changes - even slightly - update your policy. Small details can matter at claim stage.



# When Insurance Is Hard to Get

While campervan insurance is available to most owners, certain circumstances can make coverage difficult or more expensive. These factors may include the type of van, customisations, where it's stored, and the risks it presents to insurers. In this section, we cover some of the common challenges campervan owners face when securing the right cover.

## Frequent Travel Abroad

Regular trips to Europe or other countries can complicate cover. Some insurers impose time limits or exclude certain countries.

**Tip:** Always check your policy and declare travel plans to avoid gaps in cover.

## Young or Inexperienced Drivers

Policies can be harder to get or more costly for new drivers or those under 25. Some insurers may restrict coverage or require named drivers.

**Tip:** Adding a more experienced co-driver can improve eligibility and reduce premiums.

## High-Value or Customised Vans

Fully converted or high-spec campervans often require specialist policies. Standard insurers may limit cover for expensive fittings, add-ons, or custom interiors.

**Tip:** Keep a detailed inventory and photos of all upgrades to help with claims and insurability.

## Long Periods of Non-Use

If your campervan is left unused for extended periods, standard cover may be reduced or restricted. Insurers often see non-use as higher risk due to theft, fire, or unnoticed damage.

**Tip:** Tell your insurer when starting the policy if your campervan will be off the road or stored for long periods and ask about lay-up or reduced-use cover.

## Self-Build or Non-Standard Conversions

Self-build campervans or unusual conversions can be harder or more expensive to insure. Higher repair costs, non-certified work, or bespoke fittings may require specialist policies.

**Tip:** Keep receipts, photos, and any certification related to the build or conversion.

## Storage & Parking Risks

Vans parked on the street, in unsecured areas, or in regions with high theft rates may face higher premiums or exclusions. Insurers may also limit cover for vans left unattended for long periods.

**Tip:** Consider secure storage, monitored compounds, or garages to reduce risk and improve policy options.

### Myth or Fact?

#### Myth:

"I can't get Campervan insurance if my van is customised or hard to insure."

#### Fact:

It may be more challenging - but brokers like Dolmen can often find specialist cover where others can't.

### Insider Tip :

It's often the paperwork, storage details, or vehicle classification - not the campervan itself - that causes issues.



# Making a Claim

## What You Need

When the worst happens - whether it's an accident, theft, fire, or storm damage - filing a Campervan insurance claim can feel overwhelming. Knowing exactly what to do in the event of an incident is crucial to getting your claim processed quickly and avoiding unnecessary stress. In this chapter, we walk you through the step-by-step process of filing a campervan insurance claim, from emergency actions to final settlement.

- **Stay safe and prevent further damage**
- **Notify your insurer immediately** - contact AXA as soon as possible (ideally within 24 hours), not your broker.
- **Document everything** – take photos, videos, and keep receipts.
- **Make temporary repairs** – if needed, keep receipts.
- **File clearly** – include all required documents.
- **Work with the adjuster** – be honest and thorough.

**Pro Tip:** Delay can invalidate your claim. Keep emergency contacts handy.

# How Dolmen Insurance Can Help

At Dolmen Insurance Brokers, we don't just provide coverage - we're here to guide you through every step of your campervan insurance journey. Our expertise and personalised service ensure that you are never alone in protecting your van and belongings. Here's how we can make a real difference..

## The Value of Independent Advice

As an independent broker, Dolmen provides expert guidance tailored to your campervan needs. We work with a specialist campervan scheme underwritten by AXA, allowing us to offer comprehensive cover designed specifically for camper owners. Our team takes the time to understand your requirements and ensure you have protection that suits how you travel and use your vehicle.

### Myth or Fact?

#### Myth:

"Insurance only matters when driving."

#### Fact:

Risks don't stop when you park. Cover protects your Campervan on and off the road.



# Ready to insure your Campervan?

Your campervan is more than just a vehicle - it's your home on wheels, your adventure base, and a place full of memories. Insurance helps protect that life from the unexpected.

We hope this guide has helped demystify campervan insurance and given you the confidence to make smart decisions about your cover.

At Dolmen, we're here for the whole journey - from advice and setup to claims and renewals.

## Ready To Talk?

Reach out to us today for a no-obligation chat. We'll help you protect your campervan the right way.

 [camper@dibl.ie](mailto:camper@dibl.ie)

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