DOLMEN
INSURANCE BROKERS

# CAMPERVAN & MOTORHOME

## Customer Welcome Pack

EVERYTHING YOU NEED

**TO KNOW ABOUT YOUR COVER**

WWW.DIBL.IE

# WELCOME TO DOLMEN'S **CAMPERVAN & MOTORHOME INSURANCE SCHEME**

DOLMEN INSURANCE BROKERS

Thank you for choosing Dolmen Insurance Brokers for your campervan or motorhome insurance.

Whether you're planning weekend breaks in Ireland or adventures across Europe, we're delighted to be part of your journey.

This welcome pack provides a helpful overview of your policy benefits, key contact details, and answers to frequently asked questions. For full terms, conditions, and policy details, please visit www.dibl.ie/campervan-insurance/.

Our specialist scheme is designed for campervan and motorhome owners in the Republic of Ireland, providing comprehensive cover for social, domestic, and pleasure use.

Thank you for placing your trust in us. We wish you many safe and memorable journeys ahead.

Paul Clements

Executive Director, Dolmen Insurance Brokers

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# Important **Information**

Please read the attached information, which is intended as a summary guide of some of the covers provided by the scheme. It is important to refer to our website www.dibl.ie/campervan-insurance/ for a copy of our current policy booklet, which will provide the full terms and conditions of the policy. You will also find our FAQs and other information there.

This policy is specially designed for camper enthusiasts living in the Republic of Ireland using their camper/motorhome for social, domestic, and pleasure use.

## Important Contact Information

If you require roadside assistance, please contact our 24/7 Breakdown Assistance team on **1800 333 393** or **+353 906 486 335** if calling from abroad. To report a claim, contact our claims team on **0818 736 524** or **+353 1 858 3200** from outside the Republic of Ireland. For general policy queries, our team can be reached on **01 802 2330** or by email at **camper@dibl.ie.**

**IMPORTANT NUMBERS:**

**Breakdown Number**
1800 333 393 (or +353 906 486335 if calling from abroad) 24/7

**Claim Number**
0818736524 (0035318583200 from outside the ROI)

## Important Things to Note

Please remember it is a legal requirement to keep the CVRT up-to-date on your vehicle. Operating without a valid CVRT may invalidate your insurance, particularly in the event of a claim.

This policy is arranged on a fully comprehensive basis.

All policies are arranged on a 12-month basis. There is no refund given in the first year of insurance if you cancel mid-term.

You do not earn a no-claims bonus for your camper/motorhome on this scheme.

The ‘driving of other cars’ extension does not apply to this scheme.

Only social, domestic, and pleasure use is allowed. There is 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 is permitted.

The policy excess is €126.

# What is **Covered?**

Your policy includes a range of benefits designed to protect both your campervan and the items that matter most while you travel. Below is an overview of the key covers included as standard under your policy, along with any optional additional benefits you may have selected. Please refer to your policy documentation for full terms, conditions, limits, and exclusions.

| Cover Type | Cover Limits / Details |
|---|---|
| **Windscreen Cover** | Automatically included |
| **Contents Cover** | €5,000 (Excess €126) - Covers included for clothing and personal effects, luggage and pedal cycles (excluding scooters/mopeds) while in your camper. |
| **Portable Generators** | €2,000 (Excess €126) - Excludes mechanical and/or electrical breakdown |
| **Awnings** | €3,000 (Excess €126) |
| **Replacement Car** | €20.32 per day - If your camper is disabled as a result of an incident, a replacement car will be offered, or insurers will pay up to €20.32 per day if you are hiring a replacement car. Maximum cover up to 35 days |
| **Repatriation Cover** | Up to €650 any one claim (€1500 per policy year) towards the cost of bringing your campervan back to a competent local repairer or back to your home, including overseas repatriation |
| **Hotel Accommodation** | If your campervan is being repaired and you cannot continue your journey (or return home), we will pay up to €400 per claim (€1,000 per policy year) towards hotel accommodation |
| **Fire Brigade Charges** | €1,000 (Excess €126) |
| **Hospital Charges Cover** | €250 per week up to 20 weeks |
| **Death Benefit** | €40,000 |
| **Misfuelling (Where cover is Comprehensive)** | Misfuelling is the simple mistake of putting the wrong type of fuel in your camper at the filling station. For misfuelling assistance you must use the number 0818 7 365 24. (00353 1 8583200 from the UK). We suggest you put these numbers in your mobile phone immediately. We will not pay any expenses you may have to pay if you have not called the misfuelling emergency number first. |
| **Permanent Disablement** | €40,000 |
| **Temporary Total Disablement** | €93 per week |
| **Audio / Infotainment** | Audio / infotainment equipment standard cover under comprehensive up to 5% of the value of **your** vehicle or €3000 |
| **Satellite Navigation Systems** | Satellite navigation systems up to €3000 |
| **Replacement Locks** | Replacement Locks we will pay you up to €2,000 towards replacing your Campervan locks if the keys for it are stolen from your home through force or violence. |

# Extra Benefit Package
# **What's Covered?**

If you have added our Extra Benefit Package to your policy, you'll benefit from additional cover for selected accessories and equipment fitted to your campervan or motorhome. The cover limits and applicable excess are outlined below.

| Cover Type | Cover Limits / Details |
|---|---|
| **Solar Panels** | €1,500 (Excess €126) |
| **External Motorbike Rack** | €1,250 (Excess €126) |
| **Cover for Crash Bar** | €500 (Excess €126) |
| **Cover for Tow Bar** | €1,000 (Excess €126) |

# Frequently Asked **Questions**

We understand that you may have questions about your policy and how your cover works in certain situations. To help, we've answered some of the most common queries from campervan and motorhome owners below. For full policy terms and conditions, please refer to your policy documentation or contact our team directly.

IMPORTANT NUMBERS

**Windscreen/Glass Cover**
Call 0818 736 524
(00353 1858 3200 from outside the ROI)

**Breakdown Assist**
Call 1800333393 or 00353906486335 if calling from abroad

## If I have a breakdown, what is covered?

AXA Assistance (Ireland) Ltd. will arrange the dispatch of a Motor Trade Professional (MTP) to the site of breakdown or accident. The cost of this callout is covered. In the event of a breakdown, the MTP will attempt to get the camper mobile, and the cost of up to one hour of labor to achieve this is covered.

## Events Covered:

- Electrical or mechanical breakdown
- The camper does not start
- Accident or fire
- Theft, attempted theft or malicious damage
- Punctures where you need help to replace or repair a wheel
- Loss or theft of keys
- Breakage of keys in the lock, or keys locked into the camper
- Loss of, or running out of, fuel

Our network of service providers are capable of towing most campers, including large campers up to 8.5 metres in length and 7 tonnes gross vehicle weight. If, in the opinion of our local service provider, it is possible to tow your camper and you require a tow, we will cover the cost of towing to either the nearest competent repairer or to any other chosen location (including repatriation) up to a maximum of €650 for any one incident and €1,500 per policy year.

**The following countries are covered**: Andorra, Austria, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Cyprus, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Vatican City, and any islands which belong to these countries and that are in Europe.

*Please note under French law we cannot assist on French motorways. You will need to contact the police if you break down on a French motorway.*

If it is not immediately possible for you to continue your journey or return to your address, we will cover the cost of car hire, reasonable public transport, or taxi fares for you and your passengers. Accommodation is also covered while waiting for your camper to be repaired. The maximum amount we will pay arising from any one incident is €400 and up to €1,000 per policy year.

Please note that you will be responsible for all onward transportation in the first instance, and AXA Assistance will reimburse these costs once your claim has been validated. Claims for reimbursement of public transport or taxi fares will be assessed individually. All receipts and tickets must be retained.

# Frequently Asked **Questions**

## Continental Use

The following countries are covered automatically by our policy: Iceland, Switzerland Norway, Liechtenstein, Austria, Italy, Belgium, Latvia, Bulgaria, Lithuania, Croatia, Luxembourg, Cyprus, Malta, Czechia, Netherlands, Denmark, Poland, Estonia, Portugal, Finland, Romania, France, Slovakia, Germany, Slovenia, Greece, Spain, Hungary, Sweden, Ireland, UK, Andorra, and the Vatican City.

**CAN I TRAVEL ABROAD WITH MY CAMPERVAN?**

Yes — your policy automatically provides cover when travelling throughout **Europe, including all EU member states, the United Kingdom, Norway, Switzerland and Iceland**. Be sure to bring your policy documents with you when travelling.

## What is the definition of a Camper for Dolmens scheme?

A campervan is defined as a vehicle designed, constructed, or adapted to provide temporary living accommodation and including permanently fitted equipment such as a sink and cooking facilities. The vehicle must be taxed as a camper in the logbook.

## Can a Camper be my main form of transport?

Yes, but an additional rate will apply as you would use the vehicle more than the average campervan owner.

## Can my Campervan or Motorhome be used for any business purpose?

No, our scheme does not cover you for any business or commercial purpose involving your campervan or motorhome. Hire and reward is also excluded, e.g., if you lend your vehicle to someone and receive payment for same.

Although this particular scheme does not cover business use, we may still be able to help you. Please call 01 8022300 to discuss.

## What types of Campervan does Dolmen cover?

The Dolmen/AXA campervan scheme covers a wide range of leisure vehicles, including:

- A-Class motorhomes (purpose-built on a dedicated chassis)
- Coachbuilt / C-Class Campers
- All types of conversions


**NB:** Your policy does not cover business use, hire and reward, or transporting equipment for commercial purposes.

# Frequently Asked **Questions**

### Can I suspend my policy?

Yes, you can suspend your policy while your vehicle is laid up, but there is no rebate while the policy is suspended. The policy also cannot be extended.

### Is there Windscreen/Glass Cover available?

Windscreen/glass cover is automatically included in our policy. 0818736524 (or 0035318583200 if calling from abroad) 24/7.

### Is there Breakdown Assistance on my policy?

Yes, breakdown assistance is automatically covered on our policy. Please call 1800 333 393 (+353 906 486335 from outside the ROI) to report an incident.

### Can I travel abroad?

Your policy cover applies when travelling in Europe. Please bring your policy document with you. You do not require a green card when you are travelling within the European Economic Area (all EU member countries plus the United Kingdom, Norway, Switzerland, and Iceland). Please contact Dolmen Insurance Brokers if you are travelling outside of this area.

# Frequently Asked **Questions**

## What is covered by my policy?

Our policy provides fully comprehensive cover for your campervan or motorhome.
You also automatically get:

**Windscreen/Glass Cover:** We will pay the cost of repairing or replacing damaged or broken glass in the windscreen, windows, and roof of your camper.

*Contents Cover (Contents of your camper, including clothing, personal belongings and luggage, while in your camper) **

€5,000 (excess €126)

**Fire brigade charges:** We will pay charges from a local authority (in line with the Fire Services Act 1981) for putting out a fire in your camper if the fire gives rise to a valid claim under the policy or for removing the driver or passengers from your camper using cutting equipment.

€1,000 (excess €126)

**Portable Generators (excluding mechanical or electrical breakdown)**

€2,000 (excess €126)

**Pedal cycles while in your camper**

€850 (excess €126)

**Awnings**

€3,000 (excess €126)

**Replacement Car**

***** If your camper is disabled as a result of an incident that will give rise to a valid claim under this policy, we will at our option provide or arrange to provide you with a replacement car or pay up to €20.32 per day incurred by you in hiring a replacement car. We will decide how long this benefit is payable for up to a maximum of 35 days.

*In the event of your camper not being used for social, domestic and pleasure purposes, not in use, or is laid up, your contents cover for personal belongings will be reduced to €500. We will provide cover up to €500 for items that are lost or damaged caused by accident, fire, theft or attempted theft.*

# Frequently Asked **Questions**

### Is my bicycle covered while on my bike rack?

This cover is designed to cover pedal cycles that might be stolen from your camper. It only applies to cases where the bike was securely locked to a bicycle rack attached to the camper at the time of the loss. This cover is limited to €850 per total claim in any one insurance year. This may relate to multiple incidents or to the theft of several bikes. The limit per bike is €350.

An excess of €126 per claim will apply.

**BIKE COVER INCLUDED**

Pedal cycles are covered up to €850 per claim when securely locked to your camper bike rack.

### If I am involved in an accident, will I get a replacement vehicle?

If your camper is disabled as a result of an incident that will give rise to a valid claim under this policy, we will at our option provide or arrange to provide you with a replacement car or pay up to €20.32 per day incurred by you in hiring a replacement car. We will decide how long this benefit is payable for up to a maximum of 35 days.

### Can I insure self-build or converted Campers?

Yes, we insure all types of campervans and motorhomes once you have an SQI report and a valid CVRT. Details of what is required to convert your vehicle can be found here:
https://www.revenue.ie/en/vrt/conversions/specific-vehicles.aspx

### Is there an age restriction on Campervan insurance?

Yes, you have to be over the age of 25 to insure a camper as part of our scheme. However, we may still be able to help insure you outside of our scheme—please contact our camper team: camper@dibl.ie.

### Can I make a change to my policy?

Yes, you can make a change to your policy. Click **this link** or call our office on 01 802 2300.

# Frequently Asked **Questions**

### Can I cancel my policy?

Yes. To cancel, please return your certificate and disc by post or email with a note detailing the date you wish to cancel the policy from.

Cancellation terms are as follows:

• If you cancel within 14 workings days of the policy inception date, the full premium will be refunded
• If you cancel within the first 12 months (outside the 14-day cooling-off period), no refund of premium is due
• After 12 months of continuous cover, a pro rata refund based on unused days (less an administration fee) is available, provided no claims have been made or notified during the current period

### What vehicles do not qualify under the scheme?

Vehicles we cannot insure under the scheme include:

• Camper vehicles taxed/owned in company names
• The camper cannot be used as a permanent residence
• A towing caravan mounted on a truck chassis
• Trucks with converted box bodies
• Covered horse boxes
• Vans adapted for motorcycle/racing car carrying or any vehicle carrying commercial sponsorship decals or logos
• Large converted buses/trucks

However, we can still possibly insure you outside the scheme. Please submit your details to our **Dolmen Insurance Contact Page** or call our office at 01 802 2300.

### Can I insure my van while in the process of converting it to a Camper?

Yes, you can. Please submit the details on the **Dolmen Insurance Contact Page** or call 01 802 2300.

# 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.

**Get a quote**

## Car Insurance

Drive with confidence knowing you're fully protected on the road. Clear advice and flexible options.

**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**

# 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.

**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.

## 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.

# Statement of **Suitability**

## Exclusive Camper Scheme Republic of Ireland 2026

### 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 Republic of Ireland and extends to provide cover whilst used temporarily in Northern Ireland, UK or 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 separately insured in his or her name living at the same address. 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 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.**

# **Thank you for choosing** Dolmen Insurance Brokers

Thank you for taking the time to review your customer pack. We hope this guide has provided a helpful overview of your policy cover, key benefits, and important information to support you on your travels.

Whether you're planning a weekend getaway, a cross-country road trip or an adventure further afield, we wish you many safe and enjoyable journeys ahead. If you have any questions about your policy or need assistance, our team is always here to help.

**camper@dibl.ie**

**01-8022330**

**WWW.DIBL.IE**

**Safe Travels,**

The Dolmen Insurance Team

DOLMEN

INSURANCE BROKERS

*Irish owned and operated for over 25 years*

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