AXA Dolmen Camper Insurance

Insurance Product Information Document

Company: AXA Insurance dac **Product:** Camper

AXA Insurance dac is regulated by the Central Bank of Ireland Ref. No C713

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

This is a camper insurance policy. It provides cover for injury, loss or damage to any third party or their property as required by the Road Traffic Act.

What is insured?

- ✓ Your legal liability for accidental death of, or bodily injury to, any person is unlimited and third party property damage is covered up to £20 million including costs and expenses
- ✓ Third party trailer cover whilst attached to your vehicle, or third party cover while detached from your vehicle once details of the trailer have been provided to us.
- ✓ Third Party cover provided to comply with the minimum indemnity requirements for Compulsory Insurance of Motor Vehicle while the vehicle is used in Europe

In addition to the above, your comprehensive cover includes

Loss or damage to your camper while in Europe

Windscreen Cover

Automatic breakdown assistance including driveway assistance cover

Fire brigade cover up to £1,000

Satellite Navigation systems up to £2,600

Replacement locks up to £500 (if keys are stolen from your home by force or violence)

Audio / Infotainment equipment up to 10% of the value of your vehicle

Misfuelling up to £300 for roadside draining and flushing the fuel tank

The following optional cover is also available for an additional premium

Extra Benefits Include :

- Cover for an external motorbike rack up to £1,100
- Cover for a crash bar up to £450
- Cover for a tow bar up to £900
- Cover for solar panels up to £1,300

What is not insured?

- ✖ Death or bodily injury to anyone driving or in charge of your camper
- ✖ Loss of use
- ✖ Wear and tear
- ✖ Mechanical, electrical or software breakdowns, failures or breakages
- ✖ Loss or damage caused by theft or attempted theft if the camper was taken by a member of your family or household
- ✖ Loss or damage caused by theft or attempted theft if the keys (or keyless entry system) are left unsecured or left in or on an unattended camper
- ✖ Any act of fraud or collusion
- ✖ Any wilful, negligent act
- ✖ Any claim if the camper is used as a permanent residence or an extension of your permanent residence, as the Dolmen camper scheme is specifically designed to cover camper's used for social, domestic and pleasure purposes only.

Are there any restrictions on cover?

- ! No cover will apply for any driver who is not meeting the conditions of his/her licence/learner permit.
- ! No cover will apply if you or any insured driver was driving under the influence of illegal drugs or in excess of the drink driving limit
- ! You will need to pay an amount of each claim, known as the excess
- ! When the camper is used for purposes not shown on your certificate of insurance
- ! Use by any driver not covered under the policy/certificate
- ! Use by anyone who is disqualified from driving or getting a licence

Where am I covered?

- ✓ You and any driver covered to drive your camper in Northern Ireland, Great Britain, Republic of Ireland, the Isle of Man and the Channel Islands
- ✓ Temporary cover in Europe within one insurance year, where customer is a permanent resident in Northern Ireland.

What are my obligations?

- The information you give us must be honest and accurate
- You must pay your premium
- All claims or incidents must be reported to us immediately
- You must tell us of any convictions, prosecutions or penalty points applying to you or any driver
- You must tell us of any modifications made to your camper
- You must take reasonable care of your camper and your belongings
- You must have an up to date MOT for your camper
- You must notify us as soon as possible of any change to the information you have previously provided to us
- You and all drivers must advise the Driving Licence Authority of any notifiable medical condition or disability and the Driving Licensing Authority must have agreed to the issue of a licence
- You must observe and fulfil the terms, conditions, exclusions and clauses of this policy- failure to do so could affect your cover.

When and how do I pay?

Please ask your broker about payment options.

How do I cancel the contract?

You must give us a written instruction and return your certificate of insurance.

You can cancel your policy within the first 14 days after receiving the policy documents within the first year of insurance; we will refund your full premium, providing no claims have been made on your policy.

If you cancel your policy within the first 12 months of the policy we will not refund your premium

If you have had continuous insurance for more than 12 months and cancel during the period of insurance, we will refund the premium (less an administration charge) on a proportionate basis provided there are no claims.