DOLMEN
INSURANCE BROKERS

CAMPERVAN & MOTORHOME

Customer Welcome Pack



EVERYTHING YOU NEED
TO KNOW ABOUT YOUR COVER

WWW.DIBLNI.CO.UK

Dolmen Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 978635. Registered with Companies House under registration number FC040804. Principal place of business: Unit 7 Carrickbracken Business Centre, 121 Camlough Road, Camlough, Newry, Co Down BT35 7JR.

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

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.diblni.co.uk/personal-insurance/campervan-insurance/.

Our specialist scheme is designed for campervan and motorhome owners in Northern 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.diblni.co.uk/personal-insurance/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 Northern Ireland using their camper/motorhome for social, domestic, and pleasure use.



IMPORTANT NUMBERS:

Breakdown Number
03458 873 4435 (or 00353 906 486335 if calling from abroad) 24/7

Claim Number
03458 282823 (or 0044 3458 282823 from outside NI)

Important Contact Information

If you require roadside assistance, please contact our 24/7 Breakdown Assistance team on **0345 873 4435** or **+353 906 486 335** if calling from abroad. To report a claim, contact our claims team on **0345 8282 823** or **+44 345 8282 823** from outside Northern Ireland. For general policy queries, our team can be reached on **028 9601 6848** or by email at **camper@dibl.ie.**

Important Things to Note

Please remember it is a legal requirement to keep the MOT in date on your vehicle. Operating without a valid MOT 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 £110.

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	£4,300 (Excess £110) - Covers included for clothing and personal effects, luggage and pedal cycles (excluding scooters/mopeds) while in your camper.
Portable Generators	£1,700(Excess £110) - Excludes mechanical and/or electrical breakdown
Awnings	£2,600 (Excess £110)
Replacement Car	£20 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 per day if you are hiring a replacement car. Maximum cover up to 35 days
Repatriation Cover	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
Hotel Accommodation	If your campervan is being repaired and you cannot continue your journey (or return home), we will pay up to £350 for any one claim (£800 per policy year) towards hotel accommodation.
Fire Brigade Charges	£1,000 (Excess £110)
Hospital Charges Cover	£190 per week up to 20 weeks
Death Benefit	£30,000
Misfuelling (Where cover is Comprehensive)	Misfuelling means putting the wrong fuel into your camper at the filling station. For misfuelling assistance you must use the number 0345 828 2823. (00353 1 8583200 from the ROI). 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	£30,000
Temporary Total Disablement	£75 per week
Audio / Infotainment	Audio / Infotainment equipment standard cover under Comprehensive up to 10% of the value of your vehicle.
Satellite Navigation systems	Satellite Navigation systems up to £2,600
Replacement Locks	Replacement Locks we will pay you, up to £500 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	£1,300 (Excess £110)
External Motorbike Rack	£1,100 (Excess £110)
Cover for Crash Bar	£450 (Excess £110)
Cover for Tow Bar	£900 (Excess £110)



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
03458 282823 (or 0044 3458 282823 from outside NI)

Breakdown Assist
03458 873 4435 (or 00353 906 486335 if calling from abroad) 24/7

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 £450 for any one incident and £1,300 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 £350 and up to £800 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, the UK, Andorra, and the Vatican City. **The following countries require a camper green card:** Bosnia & Herzegovina, Moldova, North Macedonia & Montenegro.

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 028 96016848 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. 03458 282823 (or 0044 3458 282823 from outside NI)

Is there Breakdown Assistance on my policy?

Yes, breakdown assistance is automatically covered on our policy. Please call 03458 873 4435 (or 00353 906 486335 if calling from abroad) 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) **
£4,300 (Excess £110)

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 £110)

Portable Generators (excluding mechanical or electrical breakdown)
£1,700 (Excess £110)

Pedal cycles while in your camper
£750 per claim, £300 per bicycle (excess £110)

Awnings
£2,600 (excess £110)

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 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 £450. We will provide cover up to £450 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 £750 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 £300.

An excess of £110 per claim will apply.

BIKE COVER INCLUDED

Pedal cycles are covered up to £750 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 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 IVA report and a valid MOT.

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 us via the following form: **https://www.dolmen-insurance.co.uk/contact-dolmen-insurance/#getintouch**

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 028 9601 6848.

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 028 9601 6848.

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 028 9601 6848 .

No Matter Your Insurance Needs, **We've Got You Covered - Coming soon to Northern Ireland**



Home Insurance

Protect your home and belongings with trusted insurance. Flexible cover for homes across Ireland.
Expert advice from our Northern 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

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 and 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.



Statement of **Suitability**

Exclusive Camper Scheme
Northern 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 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 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.diblni.co.uk 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

028 9601 6848

WWW.DIBLNI.CO.UK

Safe Travels,

The Dolmen Insurance Team

DOLMEN

INSURANCE BROKERS

For All Your Insurance Needs

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