

## Motor Home & Camper Van Excess Reimbursement Insurance Key Facts Document

### Introduction

This document provides information about our Motor Home and Camper Van Insurance. Please read carefully it will assist you in making a decision if this product meets your needs. This document is not a substitute for the policy which you can download from the Questor web site.

If you require any further information please contact us by telephone 0844 736 5342 or by email [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk).

### Who is Covered

This insurance covers the Policyholder as Lead Driver plus any other person named on the certificate of insurance and on the rental agreement subject to those persons meeting the eligibility to purchase conditions.

### Eligibility to Purchase

- 1) Aged 25 to 70
- 2) Holding a full driving licence
- 3) Not subject to a driving ban
- 4) Fit to drive and not driving against the advice of a doctor

### What is Covered

Any physical loss or damage to the vehicle hired up to the excess shown in the car rental agreement including loss or damage to tyres, windscreen, under body of the vehicle and towing charges.

### Policy Limits

The excess on the rental agreement but not more than: -

- 1) European Rentals - £2,000 each and every loss and in total
- 2) Worldwide Rentals - £5,000 each and every loss and in total
- 3) £500 in respect of towing
- 4) £500 in respect of keys to the hired vehicle

### What's Excluded

- 1) The first £100 of any loss
- 2) Any vehicle whose value is greater than \$80,000
- 3) Any vehicle aged more than 5 years from first registration
- 4) Any person not named on the rental agreement
- 5) Any person not named on the certificate of insurance
- 6) Any person not eligible to purchase this insurance
- 7) Mechanical breakdown
- 8) Miss-fuelling

## The Insurer

This policy is underwritten by White Horse Insurance Ireland Limited 14 Clyde Road Ballsbridge Dublin 4 Ireland. White Horse is regulated in Ireland by the Irish Financial Services Regulatory Authority.

## Claims

Claims are handled in the UK by AXA Assistance on behalf of the Insurer. The procedure for claiming is included within the policy.

## Quotes

Our system only generates a quote from one Insurer.

## Fees and Other Charges

We do not charge fees for the provision of our services as we receive a commission from the Insurer. We do not charge fees to make a change to the policy even if there is no additional premium to pay. We do not charge you to post the certificate or policy document if you request it nor do we charge different premiums to buy over the telephone.

## Your right to cancel

You have a right to cancel this policy within 14 days of purchasing the policy subject to the policy having not commenced. If you do cancel the policy we shall refund the full amount received without deduction. Once the 14 days has expired you have no right to cancel the policy.

## Amending the policy

If you wish to amend the policy any additional premium charged will be charged on the basis as if the change was effective from the start date of the policy. To amend the policy please contact us on 0844 736 5342 and our staff will be happy to make the requested change.

## Complaints

Our complaints procedure is set out in the policy document.

## Doing business with Questor Insurance

We design and deliver our products over the Internet but you can still do business with us over the telephone. Our team are available Monday to Friday 10:00 am to 5:00pm on the telephone and via our real time text chat application or at any time by email [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk). You can write to us at: -

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6-8 Revenge Road Lordswood Chatham Kent United Kingdom

Telephone: +44 (0) 844 736 5342 Calling from outside the UK +44 (0)1634 673302  
Email: [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

When you buy online you shall receive a discount off subsequent purchases equivalent to 5% of your previous purchase (excluding the tax element). The discount is loaded automatically on the payment screen.

## Regulation

Questor Insurance Services Limited is authorised and regulated by the Financial Services Authority firm reference 466942. You can check our authorisation by visiting the Financial Services Authority web site at [www.fsa.gov.uk](http://www.fsa.gov.uk). Questor Insurance Services Limited is also covered by the Financial Services Compensation Scheme. For more information please visit [www.fscs.org.uk](http://www.fscs.org.uk).