



# Motor Home Hire Excess Insurance Policy Document

## **Questor Insurance Services Limited**

6-8 Revenge Road  
Lordswood  
Chatham  
United Kingdom  
+44 (0)844 736 5342  
[www.questor-insurance.co.uk](http://www.questor-insurance.co.uk)

## Introduction

Welcome to peace of mind Motor home Rental Insurance. The information in this policy wording contains important information and we have made it as easy as possible to understand. Please take time to read through it and contact us if you need any further information.

## Questor Insurance Services Limited

Is authorised and regulated by the Financial Services Authority (firm reference number 466942) for the sale and administration of general insurance products in the United Kingdom and throughout the Members of the European Economic Area (EEA).

## Insurer

This policy is Underwritten by White Horse Insurance (Ireland) Limited through a facility operated and managed by Strategic Insurance Services Limited an insurance intermediary authorised and regulated by the Financial Services Authority (firm reference number 307133).

White Horse Insurance Ireland Limited is regulated in the Republic of Ireland by the Irish Financial Services Regulatory Authority.

White Horse Insurance Ireland Limited  
14 Clyde Road Ballsbridge Dublin 4 , Republic of Ireland

## Demands and Needs statement

This Insurance is designed for any person eligible to purchase this insurance undertaking a motor home rental with a licensed rental agency and where you have a financial liability under the terms and condition of the Rental Agreement.

## Who is eligible to purchase this insurance?

Any person: -

1. Holding a valid or internationally recognised driving licence
2. Eligible to rent and drive the vehicle and able to adhere to the terms of the Rental Agreement

## What makes up this policy?

This policy and the Certificate of Insurance must be read together as they form your insurance contract.

## Monetary limits

We insure you up to the amount of the sum(s) insured or other specified limit(s), all of which will be shown on the Certificate of Insurance accompanying this policy.

## Daily Policies

This insurance can be purchased as a daily policy insuring a single Motor home Rental Agreement up to 30 days (minimum 3 days) in length.

## Cooling off period

Questor Insurance Services Ltd will refund in full your premium, if, within 14 days of purchasing this insurance you decide that it does not meet your needs providing that you have not commenced your trip, reported or are intending to report a claim. Once the 14 days has expired you have no right to a refund if you cancel this insurance.

## Jurisdiction and law

This insurance is issued from the United Kingdom and shall be governed by the laws of England, whose courts alone shall have jurisdiction in any dispute arising from this insurance.

## Claims

We have appointed AXA Assistance to handle claims on our behalf: -

AXA Assistance , PO Box 54098 , London SW20 8UU  
Phone: 0845 458 9677  
Email: car.rental@axa-assistance.co.uk

## Claims Notification

To notify your Insurer of a loss please call or email AXA Assistance to obtain a claim form.

Once received please fully complete, sign and date the claim form and return it with all supporting documentation: -

1. Copy of your Certificate of Insurance
2. Copy of Rental Agreement
3. A copy of your Charge Receipt (if separate from the Rental Agreement)
4. A copy of the Law Enforcement / Police Report, if required by law in the country where the loss occurs.
5. Renter's copy of the Vehicle Rental Company accident damage report and breakdown if damage exceeds £250
6. Invoices / Receipts / other documents confirming the amount you have paid in respect of Accident /Damage / Loss etc. for which the Vehicle Rental Company holds you responsible
7. Copy of your credit card statement showing payment of the damages claimed
8. Copy of the driving licence of the person involved in the accident (the driver)
9. Name and address of your bank together with the sort code and account details.

Failure to provide this information may result in your claim being delayed. If a claim is made or suit is brought against the named insured, the named insured shall immediately forward to the Company every demand, notice, summons or other process received by him /her or his/her representative.

## Definitions

**“Rental Company”** means a company licensed in the territory in which it is situated to provide motor home vehicles for rental.

**“Rental Agreement”** means the contract signed by the Lead named driver (who must be the name on the Insurance Certificate as issued) that states the excess to which the lead named driver is responsible, who must also be the Policyholder.

**“Europe”** means all countries west of the Ural Mountains, British Isles, Ireland, and islands in the Mediterranean, Morocco, Tunisia, Turkey, Canary Islands, Madeira, Iceland and the Azores

**“Public Highway”** is deemed as any road made or unmade that is intended for use by the general public.

**“Rental Vehicle”** means any automobile rented under a contract on a daily or weekly basis from such a rental Company or Agency, which must be fully licensed with the regulatory authority of that Country, State or Local authority.

**“Trip”** means any rental Vehicle, which is collected and rented from a Licensed Rental Company or Agency.

**“UK”** means England, Wales, Scotland, Northern Ireland, Channel Islands and the Isle of Man.

**“Under body of the vehicle”** means the underside of the vehicle excluding bumpers and trim.

**“You, your”** means the person(s) named on the Rental Agreement and included on the Certificate of Insurance as named drivers and which attaches to this policy. The lead person on the Certificate of Insurance must also be the lead person named on the rental agreement.

**“We, us, our”** means White Horse Insurance Ireland Ltd.

**“Worldwide including USA/Canada”** means any country subject to point 19 of the general exclusions.

## General conditions in addition to those shown elsewhere in this policy

1. It is a condition of this Insurance that you comply with all the terms and conditions of this policy.
2. All certificates, information and evidence required by the claims office shall be paid by Insured Person.
3. Except with our written consent, you or your representative(s) are not entitled to admit liability on our behalf or to give any representations or other undertakings binding upon us. We shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with claims in your name.
4. We may at our own expense take proceedings in your name to recover compensation from any third party in respect of any indemnity provided under this Insurance and any amounts recovered shall belong to us. You agree to render all reasonable assistance to us to recover such amounts.
5. No car rental agreement longer than 30 continuous days.
6. This insurance is provided for one Rental Vehicle at any one time, which may be driven and operated by you. Cover will take effect from the time you take legal control of the Rental Vehicle and will cease at the time the rental company assumes control of the rental vehicle whether at its business location or elsewhere.
7. This policy must have been purchased prior to the commencement of a Rental Agreement for which you wish this policy to be operative.
8. Where there is dual insurance, please let us know, so that we pay our proportion of your claim.
9. Claims or incidents that may give rise to a claim must be reported to the Claims Office in accordance with the Claims Process.
10. Coverage must coincide with the rental agreement; coverage will be voided if the coverage either for the insurance policy or the rental agreement does not coincide. No policy can be issued retroactively.

## General exclusions that apply to the whole policy

1. Insured Persons who have not paid in full the appropriate or additional premium.
2. The first GBP 100 (or local equivalent) of any claim.
3. Alcoholism or the use of alcohol or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction) .
4. Loss or damage directly or indirectly occasioned by happening through or in consequence of war, terrorism, invasion, acts of foreign enemies,

hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

5. Any fraudulent, dishonest or criminal act committed by the Insured Person(s) or with who he / she are in collusion, or insurance effected in circumstances where a claim might reasonably be anticipated.
6. Loss arising from operation of the vehicle in violation of the terms of the Rental Agreement.
7. Expenses assumed, waived or paid by the Rental Agency or its Insurers.
8. Automobiles, or other vehicles, which are not Rental Vehicles.
9. Wear, tear and mechanical breakdown.
10. Losses arising out of illegal activities.
11. Driving by persons who are not named on the Rental Agreement or where the lead driver is not the Policyholder
12. The rental of any vehicle which at the first date of registration, the vehicle is more than 5 years old.
13. Any vehicle with a Retail Purchase Price in excess of £80,000 will not be insured.
14. The rental of any vehicles OTHER than: motor homes.
15. Expenses reimbursed by the Insured Person's Employers' Insurer.
16. Losses occurring from driving whilst not on a public highway.
17. Losses occurring from driving on safaris or adventure trails.
18. Car rental agreements in Your home country if You live permanently outside the United Kingdom or the Republic of Ireland
19. Renting of vehicles with an unladen weight of more than 3.5 tonnes.
20. Renting of vehicles that have been altered from the factory specifications.

## Complaints Procedure

We do everything possible to make sure that you receive a high standard of service. If you are not satisfied with the service that you receive, please contact in the first instance, your agent or the Issuing Agent with whom the policy was taken out, if you remain dissatisfied then you should address your enquiry/complaint to:

The Customer Services Manager  
Questor Insurance Services Ltd  
6-8 Revenge Road Lordwood  
Chatham Kent ME5 8UD United Kingdom  
Email: [assistance@questor-insurance.co.uk](mailto:assistance@questor-insurance.co.uk)

Please provide full details of your policy and in particular your policy number to help your enquiry to be dealt with speedily. If you are still not satisfied with the way in

which your enquiry/complaint has been dealt with, then you should contact:

The Chief Executive Officer Strategic Insurance Services Ltd 10-13 Lovat Lane London EC3R 8DN Strategic Insurance Services Ltd is authorised and regulated by the Financial Services Authority (FSA). Making a complaint will not affect your rights in law.

If you remain dissatisfied with the outcome of your complaint you can refer your complaint to: -

The Financial Ombudsman's Service  
South Quay Plaza 183 Marsh Wall London E14 9SR

Or if the complaint is directly in relation to the Insurer: -

**Irish Financial Services Ombudsman**  
3<sup>rd</sup> Floor Lincoln House Lincoln Place Dublin2 Ireland

## Compensation Scheme

The Financial Services Compensation Scheme covers Questor Insurance Services Limited. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## WHAT'S COVERED

### Excess Reimbursement

This Section covers You for ANY physical loss or damage to the Rental Vehicle for which you are responsible for under the terms of the Rental Agreement.

This section includes loss or damage to windscreens and any auto glass, roof, tyres and the under body, fire, theft, vandalism, towing costs and loss of use of the Rental Vehicle.

### Limits

The Excess shown on the Rental Agreement but not more than: -

European Cover: GBP 2,000 each Rental Agreement (or local equivalent).

Worldwide Cover: GBP 5,000 each Rental Agreement (or local equivalent).

The amount that can be claimed in respect of towing costs is limited to GBP 500 (or local equivalent) each Rental Agreement.

## Key Cover

### What's covered

This insurance also covers you, the Insured Person, for costs incurred up to a maximum of GBP 500 (or equivalent in local currency), for each and every claim and per rental , for replacing a lost or stolen rental vehicle keys, including replacement locks and locksmith charges.