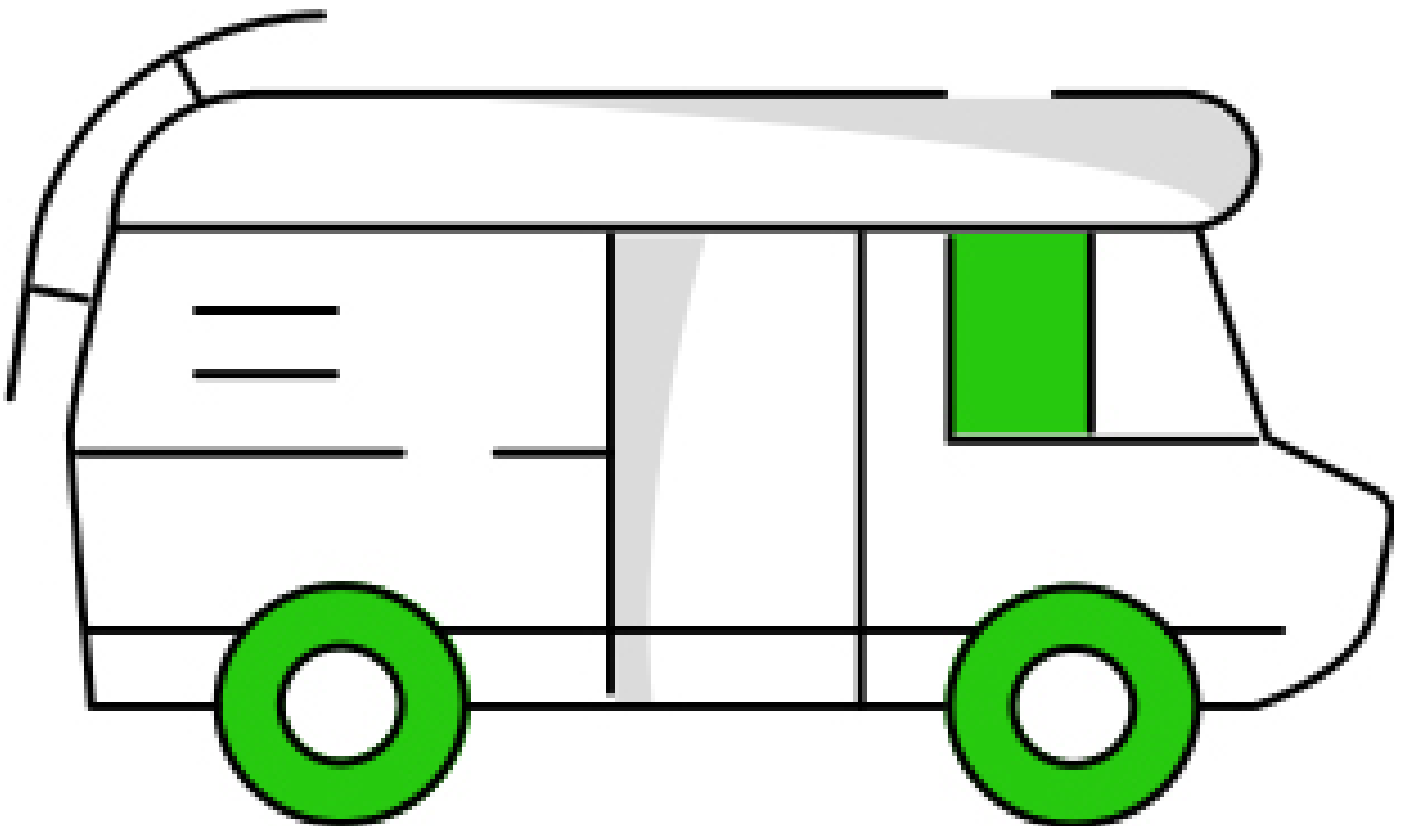


Important: Please read and keep safe

Motorhome Insurance Policy



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How to Claim

Claims Helpline 0330 024 1376

In the event of an **accident** or loss **you** have access to a claims helpline operating 24 hours a day, 365 days of the year. If **you** have an accident or loss whilst abroad, **you** should contact our helpline on **+44 161 972 2321**.

If you are only claiming for **glass damage**, contact our windscreen line on **01908 893 968 – Option 1**

Before you call us

In the event of an accident, fire or theft, gather the details of any other party or parties involved including witnesses (if applicable) including their name, address, vehicle registration number, insurance company, and contact number.

Take photographs of the vehicles, their positions and any damage visible if safe to do so.

Obtain any dash camera footage (or any other form of visual recording) covering the period of, and immediately prior to any incident.

If **your motorhome** has been stolen, something's been stolen from it, or it has been vandalised, **you** should start by calling the police. **You** must make sure **you** get a crime reference number.

Finally, **you** mustn't negotiate or settle any claims made against **you**.

Call our claims helpline

Call us on 0330 024 1376 or +44 161 972 2321 if you're calling from abroad.

A dedicated claims handler will help you. They will record details of the incident and will be able to confirm:

- whether your policy covers **you** for the incident
- any excess that **you** will have to pay
- all the steps involved in the process of making a claim

Depending on what has happened and if the incident is covered **we** will arrange for:

- **your** vehicle to be recovered
- a safe passage home for **you** and **your** passengers
- **your** claims handler to talk **you** through the claims process

If **we** do not believe the incident is covered under **your** policy, **we** can still arrange to assist **you**, however a charge will be made.

Important

When telephoning our claims line, please have **your** policy number and vehicle registration number ready. This will enable **your** Personal Incident Manager to find **your** policy records quickly and provide the level of service **you** expect. Calls may be recorded and/or monitored.

Contract of Insurance and Other Important Information

This policy document forms part of **your** legal contract with **Us (Principal Insurance Ltd)** and the insurer on whose behalf we act. The policy document defines exactly what is and isn't covered. **We've** tried to make it as clear as possible when **your** policy will cover **you** and when it won't. But if anything's not clear to **you** – or is incorrect – please call **Us**.

The information that **you** have given to **us** is shown on your **statement of fact** but will also include further information given either verbally or in writing by **you** or on your behalf at the time you applied for insurance.

So that you understand what **you** are covered for, please read this policy, the **Policy Schedule** and the **Certificate of Motor Insurance ("Certificate")** very carefully. **You** should pay special attention to the General Exceptions and General Conditions of this policy. Please check all three documents carefully to make certain they give **you** the cover **you** want.

In return for the payment of **your** premium **we** will provide the insurance covers detailed in **your Policy Schedule and Certificate** and this **Policy**, subject to the terms and conditions, shown in this document for all claims occurring during the **period of insurance**. **Your Policy** is valid for the **period of insurance** as shown on **your Policy Schedule**.

You will also have been issued with an **Insurance Product Information Document (IPID)** for short). The IPID is a brief overview of the standard cover we provide – it does not, for example, set out the **endorsements** **you** have chosen, but it does show **you** the main covers **we** provide, the key exclusions (though not all) and any restrictions on cover that **you** should know about.

Please note reading the IPID is no substitute for reading this Policy document.

So, please take time to read **your Policy** in full to make sure **you** understand the cover provided.

Our provision of insurance under this **Policy** is conditional upon all persons who seek to benefit under this **Policy** observing and fulfilling the terms and conditions of this **Policy**.

The Insurer

Wakam is the insurer of this Policy and acts through its agent Principal Insurance Ltd. Wakam S.A. is a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés), operating in the UK, through its UK branch, whose principal place of business is 18th & 19th floors, 100 Bishopsgate, London, EC2N 4AG. Authorised and regulated by Autorité de Contrôle Prudentiel et de Résolution (ACPR, 4 Place de Budapest CS 92459, 75436 Paris) – Siren 562 117 085 APE 6512Z) in France.

Wakam are authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of their regulation by the Prudential Regulation Authority are available on request.

Renewal of the contract of insurance

If **You** are renewing **Your Policy** with **Us** please bear in mind each renewal represents a new contract of insurance between **You** and **Us**.

- **You** must carefully check over the questions **You** are asked, as any changes that have occurred must be notified to **Us** – incorrect inaccurate or misleading answers will probably result in **Your** claim being rejected either wholly or in part and if **We** have reason to believe **You** have been deliberate or reckless about those answers the consequences could be even more severe. (**We** explain this in more detail at page 24 below).
- For existing customers who pay monthly by direct debit to **Us**, **You** enter into a new contract of insurance with **Us** commencing on the cover start date shown on **your new Schedule and Certificate**.
- If **You** choose to pay annually or monthly other than as set out above, **You** enter into a new **Policy** with **Us** commencing on the date when **you** agree to renew the **policy** and to pay the premium. Persons insured will be covered for the **period of insurance** shown on **your Schedule and Certificate**.

Information we need to know about before We can offer You a Policy

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your Policy**. These answers are set out in the “**Statement of Fact**” – this is part of the pack of documents **we** send over to **you** – read it carefully and check everything is correct.

If the information provided by **you** is not complete and accurate:

- **we** may cancel your policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change the compulsory excess, or the extent of the cover may be affected

See further details under the Cancellation Clauses we set out at page 24

What if there are any changes

Please tell **Us** immediately if there are any changes to the information set out in the **certificate of motor insurance, Policy Schedule** or on your **statement of fact**. **You** must also tell **us** immediately about the following changes:

- A change to the people insured, or to be insured.
- **Motoring convictions** (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured.
- **Criminal convictions** for any of the people insured, or to be insured.
- **Changes** – any change of the **motorhome**.
- Any vehicle modifications.
- **Ownership** - any change affecting ownership of the **motorhome**.
- **Usage** any change in the way that the **motorhome** is used.

If **You** are in any doubt, please contact **us**, **We** will be happy to discuss matters with **You**.

When **We** are notified of a change, **We** tell **You** if this affects your policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your Policy**.

We will offer **You** a **Policy** on terms based on the answers **You** have given us. **We** may revise or withdraw it if, before the date **your** renewal takes effect, any event occurs that gives rise to a claim, even if **We** are notified after your renewal date.

We recommend that **You** keep a record (including copies of letters) of all information provided to **Us** for **Your** future reference.

Your Cancellation Rights

You have a statutory right to cancel **Your Policy** within 14 days which is called the cooling off period. This starts from the day of purchase or renewal of the contract or the day on which **You** receive the **Policy** or renewal documentation, whichever is the later.

After the Cooling off Period **You** are still free to cancel but on different terms – please see page 23 for full details.

Choice of Law

The law of England and Wales will apply to this contract unless:

- **you** and **we** agree otherwise; or
- at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principle place of business is situated in) Scotland, Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone call charges and recording

The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Definitions

Wherever the following words or phrases occur and are set out in Bold they will have the meaning described below:

Accessories

Parts of **Your motorhome** which are not directly related to how it works as a motorhome. This includes audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satellite navigation and radar detection systems providing they are permanently fitted to **Your motorhome** and have no independent power source.

Accident

An incident that occurred during the **period of insurance**, and caused by an external Sudden, unexpected and physical damage which:

- a) happens at a specific time; and
- b) was not deliberate; and
- c) was caused by something external and identifiable.

Ancillary Equipment

Free standing awning whilst attached to **Your motorhome**, safari rooms and general camping equipment.

CASSOA

A storage site assessed and accredited by the Caravan Storage Site Owners' Association.

Certificate of Motor Insurance "Certificate"

A document that **You** must have as proof that **You** have the motor insurance necessary to comply with the law. It also shows who can drive **Your motorhome**, what purposes it can be used for, and whether **you** are permitted to drive other vehicles.

The **Certificate** does not, however, indicate the full policy cover and for this **You** will need to refer to the policy booklet. Wherever the expression **certificate of motor insurance** is used in this **Policy**, it means the **Certificate** which, from time to time, is that in force and not one which **We** have withdrawn, or which has ceased to be valid.

Endorsement

A special condition **we** have agreed with **you** that is set out on the **Schedule**

Excess

The amount of any claim **you** will have to pay if **your motorhome** is lost, stolen or damaged. There are different excesses for different parts of **your policy** – and you'll find the details of these in your **policy schedule**. You also need to remember that sometimes more than one excess will apply, and **we** will add them together.

Just to be clear, you only pay an excess when you are claiming for loss or damage to your motorhome.

Fire

Fire, lightning or explosion (including gas explosion).

Green Card

A document required by certain non-EU countries to provide proof that You have the minimum insurance cover required by law to drive in that country.

Hazardous locations

- Power Stations
- Nuclear installations or establishments
- Refineries, bulk storage or production premises in the oil, gas or chemical industries
- Bulk storage or production premises in the explosive, ammunition or pyrotechnic industries
- Ministry of Defence premises
- Rail trackside
- Any other rail property to which the public do not have lawful access.

High category hazardous goods

Any substance within the following United Nations Hazard Classes:

- Explosives
- Organic peroxides
- Toxic substances
- Infectious substances
- Radioactive materials.

Ignition keys

Any key, device or code used to secure, gain access to, and enable **your motorhome** to be started and driven.

Long term Touring and Full Timing

Use of **your motorhome** for nine months or more (whether as a single trip or a series of trips) in any one year will be treated as long-term touring. If, in addition, **you** sell or let your UK property **you** will be treated as full-timing. Note in this **policy** this is not covered.

Loss of any limb

Severance at or above the wrist or ankle, or the total and permanent loss of use a hand, arm, foot or leg.

Market value

The cost of replacing **your motorhome** with one of the same or substantially the same make, model, specification and condition.

Period of insurance

The period of time covered by this policy, as shown in the **policy schedule and certificate**, or until cancelled. Note: Each renewal represents the start of a new **period of insurance**.

Personal Effects and Luggage

Your personal portable property or that of members of **Your** family.

Policy Schedule

Details of **You**, **Your motorhome**, and the insurance protection provided to **You**.

Road Traffic Acts

Any Acts, Laws or Regulations, which govern the driving or use of any motor vehicle in Great Britain,

Statement of fact

A form showing the information provided by **You**, or on **Your** behalf. The statement of fact forms part of the contract of insurance.

Storage

Your motorhome will be considered to be stored or in storage when it is not in use for the purposes of travel or other day-to-day activity.

Storage Location

The address recorded on **Your Statement of fact** of where **Your motorhome** is kept when not in use.

Territorial limits

Countries where 365 days cover applies and no **Green Card** is required:

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, the Republic of Ireland, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Theft

Theft or attempted theft.

The insurer/we/us

Principal Insurance Limited, Citygate 2, Cross Street, Sale, Manchester, M33 7JR, acting on behalf of Wakam S.A and through whom all matters concerning this insurance are handled.

You/Your

The persons described as the Insured in the **Policy schedule** and the **certificate**.

Use/Used

When **Your motorhome** is being used and occupied overnight for holiday purposes

Vandalism

The wilful and malicious damage to, or intentional destruction of **Your Motorhome**.

Your domestic partner

Your partner or husband or wife of the **policyholder**, living at the same address as **You**. This does not include any business partners or associates.

(Your) Motorhome

The **Motorhome**, the details and registration number of which are shown in the **Policy Schedule**

Your private address

The address shown on your **Policy Schedule**. This includes the land and driveway within the borders of the property or as indicated in the deeds of the property.

Your trailer

Any one trailer authorised for use on a public road owned and used in connection with **your motorhome** other than

- A mechanically propelled vehicle
- A horsebox
- A caravan

Section 1 - Loss of or Damage to Your Motorhome

If **Your motorhome** is lost, stolen or damaged, **we** may, at our option, either:

- pay for **your motorhome** to be repaired; or
- replace **your motorhome**; or
- pay in cash the amount of the loss or damage to **Your** bank account.

If **We** elect to repair **Your motorhome**, **We** may use parts which are not supplied or made by the original manufacturer. If any part of **Your motorhome** is obsolete, **we** will not pay more than **our** reasonable estimate of what was the manufacturer's list price (when it was last available for purchase) plus an appropriate fitting charge.

The same cover applies to **accessories** and spare parts relating to **Your motorhome** while these are in or on **your motorhome** or while in your private garage. If **Your** private garage is at a separate address to **Your** home **You** must have informed **Us** and ensured it is noted on **Your Policy Schedule**. **We** will, however, pay for loss or damage to **Your Motorhome's accessories** which are away from **your motorhome** or private garage if such equipment is designed to be removable or partly removable, cannot function independently of **Your Motorhome** and has been temporarily removed for purposes of security or maintenance. Fitted accessories in **Your Motorhome** are included up to a total value of £500. This limit does not apply to standard equipment that is fitted by the manufacturer.

If **Your Motorhome** is in **storage**, this policy section will continue to apply when

- **Your motorhome** is stored at your **private address**; or
- **Your motorhome** is stored on the private driveway of a close friend or relative, provided that it forms part of their property (subject to acceptance of postcode) and has been noted on the **Policy Schedule**
- **Your motorhome** is stored at a CASSOA storage facility
- **Your motorhome** is stored at a non-CASSOA storage location that has been approved by **Us**.

The maximum amount **We** will pay will be the **market value** of **Your Motorhome** or **Your** estimate of value shown in the **Schedule** whichever is the lower.

If **We** know that **You** are still paying for **Your Motorhome** under a hire purchase or leasing agreement, **We** will pay any claim to the owner described in that agreement. **Our** liability under this section will then end for that claim.

We will retain, at our sole and unfettered discretion, the right to the salvage of **your motorhome** following a total loss for disposal.

If **Your Motorhome** is disabled through loss or damage insured under this policy **We** will pay:

- the reasonable cost of protection and removal to the nearest suitable repairers
- reasonable cost of delivery to **you** after repair but not exceeding the reasonable cost of transporting **Your Motorhome** to **Your private address** in Great Britain.

Accident recovery

In Great Britain, Northern Ireland, the Channel Islands and the Isle of Man if the insured vehicle cannot be driven following an incident leading to a valid claim under this section, we will pay:

- the cost of its protection and removal to the nearest competent repairer or nearest place of safety; and
- the cost of re-delivery after repairs to your home address; and
- the cost of storage of the insured vehicle incurred with our written consent.

If **Your motorhome** is damaged beyond economical repair, we will arrange for it to be stored safely at premises of our choosing.

You should remove your personal belongings from Your motorhome before it is collected from you.

In the event of a claim being made under the policy we have the right to remove Your motorhome to an alternative repairer, place of safety or make our own arrangements for re-delivery at any time in order to keep the cost of the claim to a minimum.

Onward travel

If your motorhome can't be driven after an accident and you can't complete your journey, we'll refund the cost of overnight accommodation or travel expenses (including hire vehicle costs) for you and your passengers.

You will need to send us a receipt for the cost of overnight accommodation or travel expenses before we'll make this payment.

We'll pay up to £100 per person (up to £500 in total).

New motorhome replacement

We will replace **your motorhome** with a new vehicle of the same make and specification (subject to availability) if within 12 months of purchase new by **you** or **your domestic partner**:

- any repair cost or damage covered by the policy exceeds 60% of its list price (including VAT) at the time of purchase: or
- **your motorhome** is stolen and not recovered.

This replacement vehicle benefit ceases once **your motorhome** has recorded more than 10,000 miles.

Replacement is subject to:

- **you** or **your domestic partner** own **your motorhome** or are buying it under a hire-purchase agreement or other type of
- agreement where ownership passes to **you**) and the Financing Company agrees; and
- **you** or **your domestic partner** are the first registered keeper of **your motorhome** or **you** or **your domestic partner** are the second registered keepers of **your motorhome**, if **your motorhome** has been pre-registered in the name of the manufacturer or supplying dealer, providing at the time of purchase by **you** or **your domestic partner**, the mileage was less than 250 miles.

Vehicles sold as 'ex demonstrators' and 'nearly new' do not qualify for replacement under this section.

Important Note: If **you** or **Your motorhome** do not meet the qualifying criteria set out for new motorhome replacement, or **you** do not wish **us** to replace **Your Motorhome** with a new **motorhome** of the same make, model and specification, the most **we** will pay is the market value of **your motorhome** at the time of loss or damage.

Uninsured driver promise

If the driver of **your motorhome** is involved in an accident caused by an uninsured driver, **we** will refund the amount of any **excess you** have had to pay. **We** must be provided with the:

- vehicle registration and the make/model of the other vehicle, and
- the other vehicle's driver's details

This promise only applies where the driver of **your motorhome** was not at fault for the accident.

Glass damage

We will pay for loss of or damage to the glass in **Your motorhome's** windscreen, sunroof or windows, or for any scratching of the bodywork arising solely from the breakage of glass.

The maximum amount **we** will pay for any one claim is £1,000 up to a total limit of £1,000 in any one **period of insurance**.

A standard compulsory windscreen excess applies per claim if our approved glass provider is used (or any other alternative supplier authorised by us prior to fitment), the amount of which is shown in your schedule. An excess will not apply if the damaged glass is repaired rather than replaced.

If you do not use our approved glass provider, or use any repairer not authorised by us, then the standard compulsory windscreen excess will apply to repairs and replacement.

A claim for glass damage won't affect your no claim entitlement.

Your trailer

The Limit of **our** liability to **You** for any **trailer** is £3,000.

Personalised registrations

Following a total loss claim under this section, **We** will pay **You** the current fee for transferring **Your** personalised registration plate, where DVLA rules allow.

Exclusions to Section 1 of your policy

In addition to the General Exclusions to this policy **Your** policy does not cover the following:

1. The amount of any excess shown in the Policy Schedule or in this policy document or in any endorsement that applies.
2. Loss of use, wear and tear, depreciation, mechanical, electrical, electronic and computer failures or breakdowns or breakages.
3. Loss or damage arising from **theft** whilst the **ignition keys of your motorhome** have been left in or on **your motorhome** or **your motorhome** has been left unattended with the engine running.
4. Loss of fuel (including Paraffin, LPG, Petrol, Diesel, Oil, Gas Oil or Electricity)
5. Loss or damage caused by using the incorrect or inappropriate type or grade of fuel/charging station/equipment including **Charging Cables** or failing to maintain **Your Vehicle** correctly.
6. Loss by deception.
7. Damage to tyres by braking or by punctures, cuts or bursts.
8. Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
9. Loss of value following repair
10. Confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
11. Any accident, injury, loss or damage which is caused by or is a result of either
 - Earthquake; or
 - Riot or civil commotion outside England, Scotland, Wales, Isle of Man and the Channel Islands.
12. Any loss that is not the direct result of **Accident** or claim itself.
13. Damage arising from domestic animals, moth, vermin or infestation.
14. Loss of use, wear and tear, deterioration, depreciation, or any loss or damage which happens gradually.
15. Loss of or damage to any **Motorhome** which **You** are driving or using which does not belong to **You**, is not being bought by **You** or **Your domestic partner** under a hire purchase agreement or is not leased to **You**.
16. Loss or damage covered under section 1 if **Your Motorhome** is stored for a period in excess of 48 hours anywhere other than the **storage location** disclosed to us in **Your Statement of fact**.
17. Claims arising from the loss of or damage to television, radio and satellite dish aerial fittings and masts, and satellite navigation systems.
18. Damage resulting from **fire** or explosion in connection with the on-board domestic gas supply to privately converted vehicles where the supply is not fitted or serviced in accordance with the Gas Safety (Installation & Use) Regulations 1998.
19. **Theft** or attempted **theft** of **your trailer** whilst detached from **Your Motorhome** unless **Your trailer** is fitted with a proprietary hitch lock; or a wheel clamp of a proprietary make which surrounds part of the tyre and covers at least one of the wheel-nuts.
20. **Thefts** not reported to the Police within 12 hours of the **Theft**. (See **Your** obligations under the Claims section at page 23)
21. Loss of value of a personalised registration for whatever reason or any loss of entitlement through non-application or renewal of the retention service

Section 2 - Liability to Other People

We will insure **you** for all amounts which **You** may have to pay as a result of **You** being legally liable for an accident causing:

1. another person's death or injury
2. damage to another person's property up to a maximum amount of £20,000,000 (excluding claimant's costs and expenses and any other costs and expenses) and claimant's costs and expenses and any other costs and expenses up to £5,000,000 incurred with **Our** written consent in relation to that person's property by:
 - a) **Your Motorhome**, including loading and unloading
 - b) any **trailer** while it is being towed by **Your Motorhome**

The amount payable under 2) above for damage to property is limited to £1,200,000 while **Your Motorhome** is:

- carrying any **high category hazardous goods**
- being used or driven at any **hazardous locations** other than in an area designated for access or parking by the general public

Driving other vehicles

You are not allowed to drive any other vehicle under the terms of this **policy** other than the vehicle as shown on your **Certificate of Insurance**.

Special Condition Terrorism

In respect of terrorism, where **we** are obliged by the **Road Traffic Acts** to provide insurance, the maximum amount **We** will pay for damage to property as a result of any accident or accidents caused by **Your Motorhome** or cars driven or used by **you** or any other person and for which cover is provided under this section will be:

- £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or
- such greater sum as may be required to meet the minimum insurance requirements of the **Road Traffic Acts**.

Liability of other persons driving or using your motorhome

We will also insure the following persons under this section in respect of all sums which they may be required to pay by law arising from death or injury to third parties or damage to their property as a result of an accident involving **your motorhome**:

- any person **You** give permission to drive **Your Motorhome** provided that **Your certificate of motor insurance** allows that person to drive.
- any person **You** give permission to use (but not drive) **Your Motorhome**, but only whilst using it for social, domestic and pleasure purposes.
- any passenger travelling in or getting into or out of **Your Motorhome**

Indemnity to legal personal representatives

In the event of the death of anyone who is insured under this section, **We** will protect his/her legal personal representatives against any liability of the deceased person if that liability is insured under this section.

Legal costs

We will pay:

- the fees of legal representatives **We** instruct to represent anyone **We** insure under this section at a coroner's inquest or fatal accident enquiry or to defend any proceedings in a court of summary jurisdiction.
- fees for legal representatives **we** instruct to defend anyone **we** insure under this section when proceedings are taken for causing death by dangerous or careless driving.

We will only pay these legal costs if they relate to an incident which is covered under this section.

Legal defence costs

We will pay:

- **your** legal fees and expenses incurred with our written consent for defending proceedings including appeals under the Road traffic Acts where **we** are satisfied that **You** have been properly advised to plead not guilty to any charges laid against **You** by a competent authority.

We will not pay:

- unless proceedings relate to an actual or alleged act, omission or incident committed during the **period of insurance** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- unless the proceedings relate to an actual or alleged act, omission or incident arising from the ownership, possession or use by or on behalf of **You** of any motor vehicle or trailer in circumstances where compulsory insurance or security is required by the **Road Traffic Acts**
- in respect of proceedings which result from any deliberate act or omission by **You** or any person insured under this policy
- where cover is provided by another insurance policy

Emergency treatment

We will reimburse any person using **Your Motorhome** for payments made under the **Road Traffic Acts** for emergency medical treatment.

Exclusions to Section 2 of your policy

In addition to the General Exclusions to this policy the cover under this section will not apply:

1. if any person insured under this section fails to observe the terms exclusions and conditions of this policy as far as they can apply. The cover will also not apply if they claim under another policy.
2. to death or injury to any employee of the person insured which arises out of or in the course of such employment except where such liability is required to be covered by the **Road Traffic Acts**.
3. in respect of loss or damage to property belonging to or in the care of anyone **we** insure who claims under this section.
4. in respect of damage to any vehicle where cover in connection with the use or driving of that vehicle is provided by this section.
5. to any loss, damage, injury or death occurring whilst **Your Motorhome** is being used in that part of an aerodrome or airport provided for the take-off or landing of aircraft on the surface, aircraft parking aprons including associated service roads and ground equipment parking areas and those parts of passenger terminals which come within the Customs examination area except where such liability is required to be covered by the **Road Traffic Act**.
6. **We** will not pay for any consequence whatsoever which is the direct or indirect result of any of the following, except to the extent that we must provide cover under the **Road Traffic Acts**:
 1. Terrorism
Terrorism is defined as any act or acts including, but not limited to:
 - a) The use or threat of force and/or violence and/or
 - b) Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be or occasioned in whole or in part for such purposes
 2. Any action taken in controlling, preventing, suppressing or in any way relating to (1) above

In respect of 1 and 2 above, where **We** must provide cover under the **Road Traffic Acts** the maximum amount **We** will pay for damage to property as a result of any accident or accidents caused by Your motorhome when used by **You** or any other person, for which cover is provided under this section, will be:

- £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause, or;
- Such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the **Road Traffic Acts**

Section 3 - Personal Accident

Injury to you or your domestic partner

If **You** or **Your domestic partner** suffer bodily injury in direct connection with the use of **Your Motorhome** or while getting into, out of or travelling in any other **Motorhome**, not belonging to **You** or hired to **You** under a hire purchase agreement, **We** will pay £5,000 if, within three months of the accident, the injury is the sole cause of:

- Death
- Irrecoverable loss of sight in one or both eyes or total and permanent loss of hearing in one or both ears
- **Loss of any limb.**

Limit of Cover

- The most **We** will pay any one person after any accident is £5,000.
- The most **We** will pay any one person during any one **Period of Insurance** is £5,000.
- If **You** or **Your domestic partner** have any other policies with **Us** in respect of any other car or cars the injured person will only be able to obtain compensation for their injuries under one policy.

Exclusions to Section 3 of your policy

In addition to the general exclusions to this policy, this personal accident section does not cover:

- death or bodily injury arising from suicide or attempted suicide
- Any injuries or death where the proper use of a seatbelt would have prevented or mitigated the injury or death.

Section 4 - Replacement Locks

If the **ignition keys** of **Your Motorhome** are lost or stolen **We** will pay for the cost of replacing:

- the door locks and/or boot lock
- the ignition/steering lock
- the lock transmitter and central locking interface;

provided that:

- **You** can establish to our satisfaction that the identity or garaging address of **Your Motorhome** is known to any person who is in possession of your keys or transmitter and
- **Your** keys were not left in **Your motorhome** at the time of the loss.

The most **We** will pay under this section is £500.

Section 5 - Personal Effects, Luggage and Ancillary Equipment

We will pay You up to the limit shown in Your Policy Schedule for personal effects, luggage or ancillary equipment in or on Your Motorhome if they are lost or damaged because of Accident, fire or theft, provided the items claimed for were securely attached to Your motorhome or securely locked in storage units which are part of your motorhome when unattended by You. The settlement of any claim will be by replacement, repair and/or compensation at our option. We will take into consideration the age, quality, degree of use and consequent market value of items when calculating settlement. For the avoidance of doubt this is not a “new for old” cover.

The amount payable is dependant upon the value of Your Motorhome as stated on Your Policy Schedule.

Vehicle Value	Personal Effects Limit
Less than £15,000	Up to £2,500
More than £15,000	Up to £5,000

Special Limit

The maximum amount payable for any one article (or collection of CDs/DVDs) shall not exceed £400 (other than portable generators where the maximum amount payable for any one article shall not exceed £500).

You can only make a claim under this section when also claiming under Section 1 – Loss of or damage to your motorhome.

Exclusions to Section 5 of your policy

We will not pay for:

- Confiscation or detention by HM Customs & Excise or other officials.
- **Thefts** not reported to the police.
- Loss of **Personal effects and Luggage** whilst the **motorhome** is left unattended unless there has been forcible or violent entry.
- Loss of personal effects or **ancillary equipment** occurring whilst **your motorhome** is being stored at any location other than **your private address** or CASSOA facility.
- Claims arising from loss of, **theft, vandalism**, or damage to money, stamps and coin collections, tickets, documents, securities, contact or corneal cap or micro lenses, livestock, jewellery, furs, articles made of or containing precious metals, watches, binoculars, sports/angling equipment, spectacles, video cameras, photographic and associated equipment, video games and any equipment or accessories relating thereto, computers and associated equipment or accessories, cellular, GSM & Satellite phones, business goods and equipment, pedal cycles, marine equipment and craft, surfboards, sailboards or related equipment or fittings of any kind.
- The cost of replacing any undamaged items forming part of a set (other than a pair), suite or other article of uniform nature design or colour including carpets when damage occurs to a specific part and replacements cannot be matched.
- Any item insured elsewhere (for example on a home contents policy).

Section 6 - Continental Use

In compliance with EU Directives this policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in:

- any country which is a member of the European Union
- any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC relating to civil liabilities arising from the use of a motor vehicle.

In addition to the minimum cover, full cover as described by your policy applies in all countries as defined in the **territorial limits** provided:

- **your motorhome** is kept in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- use of **your motorhome** for visits to countries outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man is not of a permanent nature
- **your motorhome** remains in **your** custody or control. If for any reason **Your Motorhome** will not be within **your** custody or control for a period in excess of 48 hours, then **You** must **us** in advance. Please refer to Section 1 of this **Policy** for information on security of stored vehicles.
- All countries within the **territorial limits** have agreed that a **Green Card** is not necessary. A single trip limit of 90 days applies to this cover.

Cover includes:

- transit by sea, air or rail in or between countries within the **territorial limits**
- General Average contributions, salvage charges and Sue and Labour charges whilst **Your Motorhome** is being transported by sea between any countries within the **territorial limits**.

Note that the minimum cover levels differ from country to country. This Policy may therefore provide **You** with less cover than you have in the **United Kingdom** and cover whilst abroad is for third party liability only up to the minimum legal requirement for that country.

Section 7 - Medical Expenses

If **You** or any other person in your vehicle are injured as a direct result of **Your Motorhome** being involved in an accident, we will pay for:

- the medical expenses arising in connection with that accident. The most we will pay for each injured person is £100.

The cover under this section applies irrespective of fault.

General Exclusions

Please note that General Exclusions apply to the whole of Your Policy

Your policy does not cover the following:

We will not pay for:

1. Any **accident**, injury, loss or damage while **Your Motorhome** insured under this policy:
 - a. Is used otherwise than for the purposes described under the 'Limitations as to use' section of your **certificate of motor insurance**; or
 - b. Is driven by or is in the charge of any person for the purposes of being driven who;
 - is not named under the section of your **certificate of motor insurance** headed 'Person or classes of persons entitled to drive'; or
 - does not have a valid and current licence to drive **Your motorhome**; or
 - not complying with the terms and conditions of the licence; or
 - does not have the appropriate licence for **Your Motorhome**.

But **We** will not withdraw this cover,

- i. while **your motorhome** is in the custody or control of;
 - a registered member of the motor trade for the purposes of maintenance or repair, or
 - an employee of a hotel or restaurant or car parking service
 - ii. if the injury, loss or damage was caused as a result of the **theft of your motorhome**.
-
2. Any liability **You** have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist
-
3. Loss or destruction of, or damage to, any property or associated loss or expense, or any other loss; or Any legal liability,

that is directly or indirectly caused by, contributed to by or arising from:

- i. Ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion or nuclear fuel.
- ii. The radioactive, toxic, explosive and other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. Except to the extent that we are liable under the **Road Traffic Acts** this policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
 - i. war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
 - ii. any action taken in controlling preventing suppressing or in any relating to i. above

5. Any accident injury loss or damage (except under Section II) arising during (unless it be proved by **You** that the accident injury loss or damage was not occasioned thereby) or in consequence of
 - a. earthquakes
 - b. riot or civil commotion occurring elsewhere than in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

6. Death or bodily injury to any person or damage to property caused by pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable, unintended and unexpected incident during the period of insurance. **We** treat all pollution and contamination arising from one incident as having happened at the time of the incident. This exclusion does not apply when any compulsory motor insurance legislation operating within this policy's **territorial limits** must be met.

7. Any accident injury loss or damage (except under Section II) where
 - a) any person driving at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law
 - b) **you**, or anyone allowed to drive under this policy drives recklessly, or without due care and attention and deliberately causes any loss or damage to your car
 - c) you allow your Motorhome to be used for anything to do with crime which results in a criminal conviction
 - d) your Motorhome is used in a race, speed trial, rally, track day or similar motor sporting event, or used in connection with any event at the Nurburgring
 - e) You have driven or used your motorhome when it was unsafe or not road worthy or without an up to date MOT Certification.

8. This **Policy** does not cover **You** or **Your motorhome** for and losses or liabilities where **you** are **Long Term Touring or Full Timing**. In the event **we** are ordered by a court of law to indemnify a third party on **your** behalf **we** shall be entitled to recover any indemnity from **you**.

General Conditions

General Conditions apply to the whole of Your Policy

1. Claims procedure

As soon as reasonably possible after any **accident, injury**, loss or damage, **You** or your legal personal representatives must telephone **Us** giving full details of the incident. Any communication **you** receive about the incident should be sent to **Us** immediately. **You** or **Your** legal personal representatives must also let **Us** know immediately if any person listed in **Your Schedule** is to be prosecuted as a result of the incident or if there is to be a fatal injury enquiry.

2. Defending or settling a claim

You, or anyone else claiming under this **Policy**, must not admit to any claim, promise any payment or refuse any claim without **Our** written consent. If **We** want to, **We** can take over and conduct in **Your** name, or in the name of the person claiming under the Policy, the defence or settlement of any claim or take proceedings for **Our** own benefit to recover any payment **We** have made under this policy. **We** shall have full discretion in the conduct of any proceedings or the settlement of any claim. It is a Condition Precedent to **Our** liability under this Policy that the person who is seeking payment under this **Policy** shall give **Us** all the relevant information and assistance necessary for **Us** to achieve a settlement. It is **Your** responsibility to prove any loss and therefore **We** ask **You** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance **We** may require to help with **Your** claim.

3. Cancelling this policy

Cooling off period

This insurance provides you with a reflection period to decide whether you wish to continue with the full policy. The reflection period is for 14 days from the start date of your policy or date you receive your policy documentation. If a period of less than 14 days has elapsed since you received your policy documentation, and you have not made a total loss claim, you have the right to cancel the policy and receive a refund of premium.

- If at the date of cancellation your policy has not yet commenced you will receive a full refund from us; or
- If your policy has already commenced, we will refund the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less a charge of £25 plus Insurance Premium Tax to cover our administration costs.

Outside the cooling off period

Following the expiry of your 14 day statutory cooling off period, You continue to have the right to cancel this policy at any time during its term. If **You** do so, **You** will be entitled to a refund of the premium relating to the remaining period of insurance calculated on a proportionate basis dependent on the number of days left to run under the policy less a charge of £25 plus Insurance Premium Tax to cover our administration costs.

Our right to cancel

Where there is a valid reason, **We** (or any agent **We** appoint) may cancel this policy by sending 7 days' written notice to **Your** last known postal and/or e-mail address setting out the reason for cancellation.

Examples of Valid reasons to Cancel this Policy

These include but are not limited to the following:

- **Non payment of premium.** If premiums are not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the policy and/or any additional cover options provided by **Us** from the cancellation date shown on the letter.
- **Fraud** Where **We** reasonably suspect fraud.
- **Failure To Cooperate** If **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend our interests.
- **Not taking Reasonable Care to be truthful or accurate** Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the “*Contract of Insurance and Information and Changes we need to know about*” section in this policy booklet.

Consequences of Cancellation by Us

If **We** cancel the **Policy** under this clause, **You** will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time **We** have provided such cover, unless the reason for cancellation is fraud and/or **We** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

If **We** cancel the **policy** **We** will also charge a fee of £25.00 (plus Insurance Premium Tax if applicable) to cover our administrative costs.

Important Note: The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

In the case of Fraud by **You** or a careless non-disclosure **We** may cancel the **Policy** immediately and backdate the cancellation to the date of the fraud or when **You** provided us with incomplete or inaccurate information, which may result in **Your Policy** being cancelled from the date **You** originally took it out.

4. Other insurance

4.a If at the time of any claim arising under this **Policy** there is any other insurance policy covering the same loss, damage or liability, **We** will only pay **Our** share of the claim. Please note: This condition does not apply to personal accident benefits under Section 3.

This provision will not place any obligation upon **Us** to accept any liability under Section 2 which **We** would otherwise be entitled to exclude under Exclusion 1 of that section.

4.b No Claims Statement to other insurers

This **Policy** does not provide a No Claim Discount (“NCD”) on You Policy premium, but it does provide a No Claim Entitlement. If evidence of previous NCD is provided to **Us**, **We** will maintain a record whereby **We** can provide evidence of that discount to **You** at a later date should this be needed. If no claims are made while **You** are insured with **Us**, **We** will also provide confirmation of this entitlement.

4.c Payments made under compulsory insurance regulations and rights of recovery

If the law of any country in which this policy operates requires **us** to settle a claim which, if this law had not existed **we** would not be obliged to pay, **we** reserve the right to recover such payments from **you** or from the person who incurred the liability.

4.d Under-insurance

If **You** are under insured, which means the cost of replacing or repairing **Your motorhome** or the **Contents** as new at the time of the loss or damage is more than **Your** declared sums insured, then **We** will only pay a proportion of the claim. For example if **Your** sum insured only covers one half of the cost of replacing or repairing the **Contents**, **We** will only pay one half of the cost of repair or replacement.

5. Your duty to prevent loss or damage

You shall at all times take all reasonable steps to safeguard **Your Motorhome** from loss or damage. **You** shall maintain **Your Motorhome** in efficient condition and **We** shall have, at all times, free access to examine **Your Motorhome**.

6. Your duty to comply with policy conditions

Our provision of insurance under this Policy is conditional upon **you** observing and fulfilling the terms, provisions and **clauses** of this policy. Furthermore, under those conditions described as being Conditions Precedent **You** and any **insured person** must comply strictly with every aspect of that clause and failure to do so means **We** have no obligation to pay any claim relating to that breach.

7. You Duty to be truthful and not commit Fraud

If your claim is in any way dishonest or exaggerated:

1. **we** will not pay any benefit under this policy nor
2. return any premium to **you** and
3. **we** may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim.
4. **We** may also take legal action against **You**.

8. Payments made under compulsory insurance regulations and rights of recovery

If the law in any country in which this **Policy** operates requires **Us** to settle a claim which, if this law had not existed, **We** would not be obliged to pay, **We** reserve the right to recover such payments from **You** or the person who incurred the liability.

9. Change of storage location

You must tell **Us** immediately if **you** are intending to store **your motorhome** for a period in excess of 48 hours at an address other than the **storage location** disclosed to **us** in **your statement of fact** or at an approved CASSOA **storage location**. This will not apply if **you** are using **your motorhome** at the time. If **You** fail to notify **Us** of any such change of **storage location** **Your** Policy may be voided or any claim may be declined.

10. Change of circumstances

You must tell **Us** immediately if there is a material change in **your** circumstances or to **your motorhome**, examples of what we consider to be material changes include (but are not limited to):

- the **motorhome** which is insured in **Your** name belongs to anyone else or is being used regularly by another person.
- **You** must also notify **Us** if **your motorhome** is up for sale at premises other than the address shown on **Your** schedule.
- A change to the people insured, or to be insured.
- Any Motoring convictions against **you** or any of the people insured or to be insured under this **Policy** (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences)
- **Criminal convictions** for any of the people insured, or to be insured.
- **Changes** – any change of the **motorhome** **you** wish to have covered under this **Policy**.
- Any vehicle modifications.
- **Ownership** - any change affecting ownership of the **motorhome**.
- **Usage** any change in the way that the **motorhome** is used.

11. Mileage

We reserve the right to establish the mileage on **Your Motorhome** at any time where your **Policy** has been rated on a selected annual mileage. Where the annual mileage has been exceeded **Your** premium will be increased to that which applies to that mileage. If **We** become aware that the annual mileage has been exceeded at the time of a claim the additional premium will be deducted from the claim payment. The higher premium will apply from the commencement of the **period of insurance**.

12. Security devices

If the premium for **Your Motorhome** has been based on the vehicle being fitted with an approved security device, evidence of the competent installation of the device will be required if a claim is notified. It is Condition Precedent to **Our** liability that **You** have ensured the security device is both installed at all times and was working at the time of the incident or theft. In the case of tracking devices, evidence of a current air-time agreement will be required.

13. Your Duty to be Truthful and Accurate

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew your policy.

If the information provided by **you** is not complete and accurate:

- **We** may cancel your policy and refuse to pay any claim, or
- **We** may not pay any claim in full, or
- **We** may revise the premium and/or change the compulsory excess, or
- the extent of the cover may be affected.

14. Licence Checking

It is **Your** responsibility to ensure that **You** have the correct licence to drive the size of the **motorhome** insured under this **Policy**. **You** must also check the driving licence of **Your domestic partner**, or anyone shown on **Your certificate of motor insurance** as being entitled to drive **Your Motorhome** and has **Your** permission to drive it and inform **Us** of:

- any convictions noted on the licence
- any provisional licence; and
- any licence issued outside the UK

15. Instalments

If you haven't paid for your full insurance policy and you make a claim under this policy, we may deduct the amount you still owe from your claim settlement.

16. Renewal

We may automatically renew your policy on the renewal date. If we do this, we'll write to you before the renewal date with details of the renewal terms. If you pay for your insurance policy by direct debits, payments will continue to be taken from your bank account for the renewal price. If you don't want to renew, you must tell your broker or us before the renewal date. We'll then refund any payment we've taken for your renewal premium. If you don't want to renew, but you only tell us after the renewal date, we'll work out the refund as though you had cancelled the policy as shown in Cancelling your policy on page 23.

The price that you pay when you take out a new policy with us is calculated based on current rates. The price may increase at renewal next year and any following years after that.

17. Sanctions

Should **You** be the subject of any sanction, prohibition or restriction under United Nations resolutions, trade or economic sanctions, laws or regulations of the Republic of Ireland, United Kingdom, European Union or United States of America, then, **We** shall not be deemed to provide cover, nor shall **We** be liable to pay any claim or provide any benefit or be liable to return any Premiums to **You** under this **Policy**.

Complaints Procedure

Our Promise of Service

Our goal is to give **You** excellent service but **We** recognise that things do go wrong occasionally. **We** take all complaints seriously and aim to resolve **Your** problem promptly. To ensure that **We** provide the kind of service **You** expect **We** welcome your feedback. **We** will record and analyse your comments to make sure **We** continually improve the service **We** offer.

What will happen if you complain

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **We** will contact **You** with an update within 10 working days and give **You** an expected date of response.

What to do if you are unhappy

If **You** are unhappy with any aspect of the handling of your insurance **We** would encourage **You** to contact **Our** Compliance Manager at compliance@principalinsurance.co.uk or via telephone +44 330 024 0087 alternatively you can write to the Compliance Manager, Principal Insurance Limited, CityGate2, Cross Street, Sale, M33 7JR.

If **You** are unhappy with the outcome of your complaint **You** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 (Calls from UK mobiles and landlines are free) or 0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst **We** are bound by the decision of the Financial Ombudsman Service, **You** are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

For more details about the scheme visit www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100

Financial Services Compensation Scheme

PO Box 300

Mitcheldean

GL17 1DY

How we Use Your Information

The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions. Please contact **Principal Insurance** if you would like details about how they use **your** personal information.

Collecting your information

When you take out a policy, **we** collect lots of information, such as **your** name, address, date of birth, credit history, criminal offences, financial details and claims information. **We** may also ask **you** to share special categories of personal information such as details about **your** health.

We also collect information from a number of different places, for example: third party databases available to the insurance industry; firms, loss adjustors or suppliers appointed in the process of handling a claim.

Using your information

The main reason **we** collect **your** personal information and/or special categories of personal information is to provide **you** with an appropriate insurance quotation, policy and price. **We** may also need it to manage **your** policy, deal with a claim or send documents to you.

When you apply for insurance, **our** decision to provide a quotation may involve an automated process. If **you** object to this being done, **we** won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a valid reason for doing so, for example: preventing or detecting fraud and financial crime (which may include processes which profile you) and carrying out research and analysis.

If you've given us information about someone else, **you** must have their permission to do so.

Driving Licence checks

We may also provide your (or any named third party) driving licence number (DLN) and other details to the DVLA to confirm licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out prior to your policy commencing and at any point during your insurance policy.

Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Bureau (MIB). MID and the data stored on it, including your personal details, may be looked at and used by certain statutory and/or authorised bodies including the Police, the DVLA, the Insurance Fraud Bureau and other bodies permitted by law.

It is vital that the MID holds your correct registration number. If it is incorrectly shown on the MID you are at risk of having your vehicle seized by the Police. You can check that your correct registration details are shown on the MID at www.askmid.com

Fraud Prevention and Detection

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases. We may pass details about you to some of these databases.

Claims History

We may process data relating to your claims history for the purposes of assessing any claim you may make. The aim is to help us to check information provided and also to prevent fraudulent claims.

When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

Credit Searches and Accounting

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

No Claims

In assessing an application for insurance we may search details against a no claims discount database to obtain information in relation to your NCD entitlement. We may pass details of your no claims discount to certain organisations to be recorded on a NCD database.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us, in partnership with us, or on our behalf; fraud prevention and credit reference agencies and other companies.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. We also keep your information for a number of years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim.

Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside of the United Kingdom (UK). Where we do this we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it had remained in the UK.

Your rights

You have a number of rights in relation to the information we hold about you including: asking for access to and a copy of your personal information, objecting to the use of your personal information or to an automated decision including profiling, asking us to correct, delete, restrict or withdraw any previously provided permission for the use of your personal information, and complaining to the Information Commissioner's Office if you object to the way we use your personal information.

There may be times when we won't be able to delete your personal information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

Principal Insurance Limited is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number 551900. You may check this on the FCA's register by visiting the FCA's website, www.fca.org.uk/ or by contacting the FCA on 0800 111 6768.

Principal Insurance Limited, company number 07623634 registered in England and Wales. Registered address: Principal Insurance Limited, Citygate 2, Cross Street, Sale, Manchester, M33 7JR.

PRINWKMMH (V1) 12.2023