

Crusader Insurance Services

Motorhome summary of cover



Please read the document carefully, full terms and conditions can be found within the Policy Document.

Crusader Motorhome Insurance

Crusader's motorhome insurance is underwritten by ERS and will run for 12 months as shown in the policy schedule.

ERS (Syndicate 218 at Lloyd's) is managed by ERS Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Registered number 204851).

ERS Syndicate Management Limited is registered in England and Wales number 426475. The registered office is:

52-54 Leadenhall Street, London EC3A 2BJ.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

Significant Features & Benefits	Comprehensive	Third Party, Fire & Theft
Permanently fitted audio, visual and telephone equipment (refer to section 2 of the policy booklet)	If fitted as standard a £400 maximum cover limit less any excess applicable to the policy.	If fitted as standard a £400 maximum cover limit applies. Excess applicable to the policy.
Driving Other Cars. If shown on the certificate of motor insurance. Cover is restricted to Third Party Only. (Refer to section 1 of the policy booklet)	Available	Available
Foreign Use	Cover applies in EU, Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). For limits of cover, please refer to your Applicable endorsements section of your policy wording.	Cover applies in EU, Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein).
Protected Bonus. This is available subject to certain criteria. Refer to your policy schedule	Available	Available
Clothing & Personal belongings (refer to section 5 of the policy booklet)	Portable TV, Radios & CD Players. The most we will pay in total for any number or combination is £250 The maximum payout for any one incident will be shown under applicable endorsement(s) in your policy schedule.	Not available
Personal Accident Cover for policyholder, spouse and civil partner aged up to 80 (refer to Section 4 of the policy booklet)	The maximum payout for one incident will be shown under applicable endorsement(s) in your policy schedule.	No cover for personal accident
New motorhome replacement is provided if your motorhome is less than 12 months old and you have been the registered keeper since new (refer to section 2 of the policy booklet)	Included Can be extended, please refer to the applicable endorsements section of your policy wording.	Included Can be extended, please refer to the applicable endorsements section of your policy wording.

Drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving you will have to pay the first part of the cost as shown. This is on top of any other excesses which you may have to pay. You will not have to pay the amounts shown if the loss or damage is caused by fire or theft.

25 years of age or over who have not held, for 12 months or more, a full driving licence issued by any country which is a member of the EU.	£200	Not available
Medical expenses as a result of an accident involving your insured motorhome (refer to section 3 of the policy booklet)	The maximum payout for one incident will be shown under applicable endorsement(s) in your policy schedule.	Not available
Trailer Cover (Third Party whilst attached)	Included	Included
Windscreen Cover (refer to section 2 of the policy booklet)	£75 excess applies if using an approved repairer. £125 excess applies if using a non-approved repairer. Please refer to your policy booklet and policy schedule for more details.	No Cover

Exclusions & Limitations

Loss or Damage as a result of theft if: the ignition key or similar device is left in or on the motorhome and all windows, doors, and roofs have not been closed and locked. (refer to section 2 of the policy booklet)	No Cover	No Cover
Replacement of motorhome lock or reprogramming or replacing any car theft device as a result of the loss of the vehicle's keys.	No Cover	No Cover
Trailer Cover (Loss or Damage)	Please see applicable endorsements section of your policy wording.	Please see applicable endorsements section of your policy wording.

Your right to change your mind

As long as your vehicle has not been written off as a result of a claim under the insurance, you may cancel the insurance without giving reason, by giving us notice within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25+ Insurance Premium Tax (IPT).

Making a claim

In the event of a claim you can contact the claims department on a 24 hour claims helpline number 0344 561 1141 where your claims details will be taken.

For Windscreen claims call 0345 602 3378

Complaints Process

We aim to provide a first-class service.

- If you have any reason to complain about your insurance policy, or us, the complaints procedure is as follows. The first step is to contact our dedicated complaint handling department who will review your case on behalf of our Chief Executive. The address is ERS Governance Affairs, PO Box 3937, Swindon SN4 4GW. Tel: 0345 268 0279 Email: complaints@ers.com. When you do this, quote your insurance document number as it will help us to deal with your complaint promptly.
- After this action, if you are not satisfied with our response, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is Policyholder and Market Assistance, Lloyd's, One Lime Street, London EC3M 7HA Tel: 0207 327 5693. Email: complaints@lloyds.com.
- If you are still not satisfied after contacting Lloyd's, you can refer your case to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, Exchange Tower, Exchange Square, London E14 9GE. Tel: 0800 023 456. Email: complaint.info@financial-ombudsman.org.uk. This does not affect your right to take legal action if necessary. If you ask someone else to act on your behalf we will require written authority to allow us to deal with them.

Financial Services Compensation Scheme (FSCS)

If ERS is unable to meet its liabilities under this insurance, you may be entitled to compensation from the FSCS. A claim is protected for 90% without any upper limit. For compulsory types of insurance the claim will be met in full. You can get further information about the compensation scheme arrangements from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

Language and law

This insurance is written in English and all communications about it will be in English. Unless we agreed otherwise with you, this insurance is governed by English Law.