



COMPANY	UNDERWRITER	POLICY EXCESS	NEW-FOR-OLD	CONTENTS COVER	CONTINENTAL COVER	LOSS OF USE COVER	SECURITY REQUIREMENTS	DISCOUNTS AND OTHER NOTES	GILL'S QUOTE
<b>Adrian Flux</b>	Highway	£150	No	£2000	180 days	No	Variable dependent on value – In this case Category 1 as discount has been given	Further discount available for increased security, voluntary excess, club membership. We can also cover left hand drive and imported vehicles	£256.54
<b>Campton Insurance Brokers</b>	QBE Insurance (Europe)	£150 accidental damage £150 malicious damage £150 fire and theft £75 windscreen	Up to 2 years and less than 15000 miles	Loss or damage to vehicle; £3000 Personal Effects; Liability cover; fire and explosion caused by cooking apparatus; £1000 Awnings cover	Up to 12 months (must be UK resident)	Courtesy car through our own helpline	No security requirements	No Claims Bonus. Optional extras include claim service and legal expenses (£14) and UK and European breakdown (£60) – Trips of up to 3 months in length or (£110) – Trips of up to 6 months	£167.50 (5000 Annual Mileage)
<b>Caravan Club</b>	Panel of insurers including Equity Red Star, AXA, Aviva, NIG and Fortis	£150 (£50 for windscreen)	Up to 24 from new – no mileage limitation	£3500	Up to 270 days in any one year	Overnight accommodation up to £75 and maximum limit of 15 nights or £1125	No security requirements	Ownership discounts (owned for 2 years or more) 15%	£157.50
<b>Caravan Guard</b>	Royal and Sun Alliance Insurance plc	£250 on the quotes provided but can be altered from £100 up to £1500	Up to 2 years old, that have covered less than 24,000 miles and have been bought from new	£3000 of cover for non-fixed motorhome equipment generators, awnings, pots and pans etc. We advise that personal effects/items taken from the home are best covered under a household insurance policy. Fixed equipment such as audio visual should be included in the motorhome sum insured	Optional: 8 months European cover and European Roadside assistance cover are available for a very reasonable additional fee. For example, European roadside assistance for 8 months costs £42 (£105 for motorhomes over 15 years old)	Optional: Can be included for an extra £36.75 including IPT (provides £100 a day for up to 14 days towards hiring a replacement)	Depends on motorhome value: £20,000 to £40,000 Manufacturers Immobiliser or Thatcham 2 Immobiliser. £40,001 to £50,000 Thatcham 1 Alarm or 2 to 1 Upgrade or Varbitz Alarm. £50,001 to £80,000 Tracking System and Manufacturers Immobiliser Or Thatcham 2 Immobiliser £80,001 and above – security requirements reviewed on an individual basis	Up to 67.5% No Claims Discount (65% introductory No Claims Discount available) Security discounts available. 2.5% Motor Caravan readers (also known as our club discount). £20 introductory discount for Motor Caravan readers (nb. Min premiums apply). NB. Lower quotes for low annual mileage. Caravan Guard cover includes UK roadside breakdown assistance. £100,000 Legal expenses cover included	£226.75 Quote with European Cover: £232.75. Quote with European Cover and European Breakdown Assistance: £274.75
<b>CaravanRescue Insurance Services</b>	Chaucer Insurance	£150 excess (further discounts are available for selecting additional voluntary excesses)	For the first 12 months of vehicle registration	Up to £300 in-car entertainment or navigation equipment cover, up to £100 Personal Effects	90 days European cover	N/A	Thatcham Category 1 security device required for values over £25,000. Tracker device required for values over £50,000	Up to £250 Medical Expenses, up to £2500 Personal Accident benefits, windscreen cover, £20 million Public Liability, courtesy vehicle included for duration of repair work. Wedding Hire and Agreed Value cover also available as an option	£281.56 with the standard policy excess of £150
<b>Caravanwise</b>	NIG	£100 (may vary)	Up to 1 year	£2000 (plus £1000 awning included)	90 days EU standard (may be extended)	£30 per day (up to 17 days)	None for this vehicle	No security requirements	£247.55
<b>Club Care</b>	Equity Red Star/Groupama	£100 Damage Fire and Theft plus £50 Windscreen Excess	New for Old replacement motorhome only applies in the first year of registration	£3500	365 days for EU cover	None	None other than must not be kept on road	No security requirements	£215.42
<b>Comfort</b>	Aviva	£200	2 years nNew for Old or 12000 miles	£3000 (single item limit £400)	365 days for EU cover	UK cover: Hire car for 24 hours, overnight accommodation up to £150 or costs of transport to destination up to £150. Europe Cover: includes breakdown, policy limit to £2500 covering road side assistance. Accommodation extra £30 a day and car hire up to 14 days. Repatriation of vehicle to UK	Vehicle over £55,000 Cat 1 or tracker and vehicle over £75,000 Category 1 and tracker	Reversing camera, Cat 1, trackers, mileage discount with bands of 1500, 4000, 6000, 8000, 10,000 and unlimited. Discounts available for approved storage. We also cover all types of motorhome from micros to Americans and will cover up to £150,000. Option to increase personal effects to £5k cover. Drivers from 25 to 85 can be covered and we offer full timing or long term touring facilities	£179.29 Full (any size, length, weight or age can be added for a additional £57.52)
<b>Coversure Insurance Services</b>	Various insurers selected from panel	Varies between £100 and £350	One year from new	£2000 (awning cover £2000)	30 days as standard, unlimited European cover available	£100,000 legal expenses cover, courtesy vehicle available subject to conditions	Manufacturers security or Thatchman security or tracking system depending on value	Discounts available for club members, Discounts for insured and spouse driving restriction, length of ownership and voluntary excess. RAC breakdown cover available. Covering roadstart, roadside assistance, recovery and European cover	£115 (including insurance premium tax)
<b>Crusader Insurance</b>	Equity Red Star	Policy (accidental damage, malicious damage, fire and theft) excess subject to vehicle value e.g. £100 for up to £20,000 Motorhome, £200 for a £28,000 Hymer Motorhome, £500 for a £59,000 Motorhome	Less than 12 months old from purchase as new	£2500	180 days EU cover per annum	Not applicable	Key determinant is where the motorhome will be stored overnight – one of the main premium rating factors. If motorhome value is over £50,000 will require a GPS tracking device	Generous No Claims Discount scale. Protected No Claims Discount option available. Additional notes: 24 hour claims Helpline. Full quote and buy online facility	Without Protected NCB: £209.71 per annum. With Protected NCB: £230.18 per annum
<b>The Insurance Factory</b>	AXA	£150	In first 12 months only	£2000 and fixtures and fittings up to vehicle value	186 days	N/A	Category 2 alarm system	Engine size, vehicle year, driver age, No Claims Bonus, immobiliser	£195
<b>Lifisure Group</b>	AXA	£150	No	£2000	180 days (AXA)	£30 per day up to 17 days	None	None	£212
<b>Park Home Insurance Services</b>	NIG or Zurich	NIG – £200. Windscreen £75. Zurich – £150. Windscreen £50 if replaced by Autoglass. £80 if an alternative repairer is used	Up to 1 year	NIG – £2000 for caravan Personal Effects with a single article limit of £200. £1000 for gas bottles and Awning cover. Zurich – £1500 Personal Effects cover and £1500 gas bottles and Awning cover in any one occurrence	NIG – Free green card cover for up to 90 days for EU, Croatia, Iceland, Norway and Switzerland. Zurich – Same as above except Liechtenstein is covered. Possible to increase beyond 120 days	NIG – Alternative accommodation cover of £30 per day up to a maximum of 17 days. Zurich – Up to £25 per person per night. No cover for loss of use of the vehicle	NIG – Not applicable. Zurich – vehicles valued over £25,000 must be fitted with a Thatcham alarm or immobiliser	NIG – No Claims Bonus; introduction discount; male insured only driving -10%; female insured only driving -15%; insured and spouse only driving -15%; security discounts; ownership discount – 7.5%. Zurich – Introductory new business discount; foreign No Claims Discount; No Claims Bonus; voluntary excess (accidental damage); security discounts	£152.75
<b>Saga</b>	Acromas Insurance Company Limited	£250	Only included on motorhomes less than 2 years old where you are the first registered keeper. Mileage restrictions apply in the second year	Up to £1500 for personal belongings, up to £500 for camping equipment, up to £1500 for awnings	Included cover in the EU for the policy holder to take trips abroad for an unlimited period at no extra cost	Emergency accommodation / get you home cover included up to £500	N/A	Online discounts of up to 20% are available and there are telephone introductory offers of a 10% discount. Cover is included for vandalism, driving other cars, unlimited audio/visual and or communication equipment (permanently fitted in the vehicle)	£137.45
<b>Safeguard</b>	Allianz Insurance	£250. Accidental damage, fire and theft £100 windscreen	Not Applicable – Market Value	£3000	Annual	Not applicable	None	Up to 20% for approved tracking devices. Up to 15% for voluntary excess Breakdown – Annual UK and European breakdown included. Mileage – Unlimited. £25 for Drivers Legal Protection (£100,000 cover)	£288.27 including £20 service charge
<b>Scenic</b>	AXA Insurance	£200 Accidental damage. £100 fire and theft. £60 windscreen	Not Applicable – Market Value	£2000	186 days	Alternative accommodation and travel £30 per occupant	None	Mileage (quote based on 5000 miles). Can also offer Club discount (n/a with AXA) and security. £25 for Legal Expenses (£100,000 cover) £69 UK breakdown cover inc Home Start. £99 UK and Europe breakdown cover	£199.99 including £15 service charge
<b>Shield Total Insurance</b>	Equity Red Star. This year we will have an additional carrier for greater choice, with extra discounts on offer and greater customer age range covered	Accidental damage, malicious damage, fire and theft excess subject to motorhome value. Windscreen damage (comprehensive cover only)	Replacement motorhome of the same make, model and spec provided in certain circumstances	£2500 for loss or damage to Personal Effects, equipment or baggage in the motorhome. £1000 for loss or damage to an awning caused by accident, theft or attempted theft	180 days in any one 12 month period of insurance when visiting a member of European Community, Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein)	Not applicable	Key determinant is where the motorhome will be stored overnight – one of the main premium rating factors. Where the motorhome value is over £50,000 we will require a GPS tracking device to be fitted (- value trigger recently increased from £40,001)	Generous No Claims Discount. Protected No Claims Discount option available. Additional Notes: We can insure DIY self build and professionally converted panel vans. We can cover vehicles that are up to 25-years-old. At the new business stage, vehicles that are over 25-years-old require referral to a policy underwriter. 24 hour claims Helpline. Full quote and buy online facility available 24/7	Without Protected NCB: £201.88 per annum. With Protected NCB: £213.51 per annum
<b>Sureterm Direct Limited</b>	Equity Red Star Insurance	£250	Yes	£5000 Personal Effects and £2000 Awnings/Gas Bottles	Annual Cover	£50 a night for alternative accommodation for up to 14 days if stranded due to an accident	Factory Fit	15% Discount for being a Club member	£177.99
<b>Towergate Bakers</b>	Aviva	£200	3 years from purchase as new, subject to a maximum mileage of 12,000 miles	£2000	365 days	Nil	Category 1 alarm for vehicle over £50k, Tracker and Category 1 alarm for vehicles over £75k	Limited mileage, secure storage, club members	£219.29 – optional RAC roadside assistance and recovery – £60
<b>Whittlesey</b>	KGM Motor Policies	£100 damage, fire and theft excess	Depends on model of motor caravan	£2000	Foreign use up to 90 days per insurance year	None	None	Insured only driving. Pleasure purposes only. Claims management facility. Windscreen cover £500 (excess is £60). Annual mileage limited to 3000	£164.45