# Policy Essential Information

**Supersure motorhome insurance** is an annual contract and may be renewed each year subject to the terms and conditions then applicable. All premiums are inclusive of Insurance Premium Tax (IPT).

You will find enclosed an **Insurance Product Information Document (IPID)** for your core motorhome policy, and each other element of your policy as detailed below. They provide only a summary of the main policy benefits, terms and conditions: for full details please refer to the full policy document, a copy of which is provided on completion of your contract or at any time on request.

- Your motorhome legal expenses insurance is provided by **Arc Legal Assistance Ltd** and underwritten by **AmTrust Europe Ltd**. Your motorhome legal expenses insurance policy provides cover to enable you to bring legal proceedings to recover any losses you incur following an incident for which you are not to blame.
- Breakdown assistance cover is also provided by **Inter Partner Assistance SA (IPA) UK branch**, administered by **AXA Assistance (UK) Limited**.

## Cancelling your policy

Your right to cancel the policy extends for **14 days** from the later of these two dates:

- The day you are informed that the policy has commenced; or
- The day on which you receive the full terms and conditions of your policy

On receipt of your notice and/or the return of your Certificate of Motor Insurance, we will refund any premiums already paid, except when you have already made a claim under your policy.

If you cancel the policy after **14 days** of the date you receive your policy documents, we will refund premiums already paid for the remainder of the current period of insurance, provided no claim has been made during the current period of insurance. Supersure will deduct a cancellation administration fee (as stated in their Terms of Business Agreement) from any refund. If your premium is paid under a monthly instalment scheme, Supersure will charge a cancellation administration fee (as stated in their Terms of Business Agreement).

We may cancel this policy by giving you **14 days** notice at your last known address. If we cancel the policy we will refund premiums already paid for the remainder of the current period of insurance, unless a claim has been made.

Please note, the charges for UK roadside breakdown assistance, legal expenses insurance and European breakdown assistance (option) that are included in your overall premium are non-refundable in the event of cancellation after 14 days.

## How to make a claim

Should you wish to claim under your motorhome insurance policy, you should call the Claims Helpline on **0161 951 6911** as soon as possible. You must give us any information or help that we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy document.

To make a claim under the Inter Partner Assistance SA (IPA) UK branch breakdown insurance policy, you should call **01737 815 123**.

To make a claim under the Arc legal expenses insurance policy, you should call **0344 770 1040** and quote "**Supersure motorhome legal expenses**".

## Renewing your policy

In good time, and usually within at least **21 days** before each policy renewal date, we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover then please tell us before the renewal date.

If you pay by Direct Debit, we will continue collecting the premiums and automatically renew the policy, unless you have previously asked us to cancel your auto renewal. If you choose to pay your premium in full or have cancelled your Direct Debit auto renewal, you must submit payment and confirm renewal prior to your policy expiry date.

You will have **14 days** to cancel the policy after the renewal date and receive a refund of any premium paid, as described in the "Cancelling your policy" section above.

**Continued on reverse**

## Making a complaint

If you believe we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you are unhappy with the service provided for any reason, or have cause for complaint, you should initially contact:

| **Supersure** for complaints about the policy, sales or customer service | **Intact Insurance UK** for complaints about claims | **Inter Partner Assistance SA (IPA) UK branch** for complaints about Breakdown Assistance | **ARC** for complaints about legal expenses Insurance |
|---|---|---|---|
| Customer Relations Team<br>Supersure<br>New Road<br>Halifax<br>HX1 2JZ<br><br>01422 397 793<br>info@supersureinsurance.co.uk | Intact Insurance UK<br>Customer Relations Team<br>PO Box 255<br>Wymondham<br>NR18 8DP<br><br>customerrelations@<br>intactinsurance.co.uk | The Quality Assurance Manager<br>The Quadrangle<br>106-118 Station Road<br>Redhill<br>Surrey<br>RH1 1PR<br><br>quality.assurance@<br>axa-assistance.co.uk | Arc Legal Assistance Ltd<br>PO Box 8921<br>Colchester<br>CO4 5YD<br><br>01206 616 007<br>claims@arclegal.co.uk |

You will be advised what will be done to resolve your concerns and how long it will take. If they cannot resolve the matter to your satisfaction, they will provide you with a final response so that you can, if you wish, refer the matter to the **Financial Ombudsman Service**. This does not affect your right to take legal action.

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|---|---|---|
| Insurance Division | Phone: | 0800 023 4567 (landlines) |
| The Financial Ombudsman Service | | 0300 123 9123 (mobiles) |
| Exchange Tower | | |
| London | Email: | complaint.info@financial-ombudsman.org.uk |
| E14 9SR | Website: | www.financial-ombudsman.org.uk |

## The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. This policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in the policy and any communications relating to it will be English.

## Are you protected if we go out of business?

Intact Insurance UK Limited, Inter Partner Assistance and Amtrust Europe Ltd are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if they cannot meet their obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

## Financial sanctions

Please note that Intact Insurance UK Limited is unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body, or regulatory agency. Full details will be provided in your policy documentation.