



Note: The contents of this document represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

[**Holiday Home Cover Comparison**](#)

[**Static Caravan Cover Comparison**](#)

[**Touring Caravan Cover Comparison**](#)

[**Motorhome Cover Comparison**](#)

Holiday Home Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
Stronsay House, Tilford Road, Hindhead, GU26 6UG
Tel: 01428 600002
Email: info@e-insurancetrading.co.uk

COVER DETAILS	Geo Specialty (UK & Europe)	Geo Personal Lines (UK Only)	Intasure (Overseas)	Intasure (UK Only)
Countries covered	Cyprus, France, Ireland, Portugal, Spain, UK, Greece	UK Only	Cyprus, France, Portugal, Spain, UK, Greece Austria, Bulgaria, Cape Verde, Croatia, Cyprus, Egypt, France, Germany, Greece, Hungary, Ireland, Malta, Holland, Morocco, Poland, Portugal, Spain, Turkey, UAE.	UK Only
Core Cover Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> Gradually operating causes Theft when let unless involves forcible & violent entry Vandalism by persons lawfully on the premises Whilst premises are unfurnished 	Yes, excluding damage caused by: <ul style="list-style-type: none"> Lack of maintenance, faulty materials or workmanship Chewing, scratching, tearing or fouling by domestic animals Damage to contents caused by wet or dry rot 	Yes, but excluding: <ul style="list-style-type: none"> Damage caused by faulty workmanship or defective design Domestic pet damage Malicious damage by persons lawfully in the holiday home Loss or damage by tenants (unless selected) 	Yes, excluding damage caused by: <ul style="list-style-type: none"> Lack of maintenance, faulty materials or workmanship Chewing, scratching, tearing or fouling by domestic animals Damage to contents caused by wet or dry rot
Accidental damage	Optional extension (ex when let)	Optional extension (including when let)	Optional extension	Optional extension
Earthquake cover	Yes (Excludes: Greece and Cyprus)	Yes	Yes (INC Greece & Turkey via selection) Available in some Italy regions via referral	Yes
Subsidence cover	Yes (Portugal, and some of UK only) No – All other countries	Yes	Yes (unless excluded via endorsement)	Yes (unless excluded via endorsement)
Unoccupancy terms	Every 60 days - property must be inspected monthly and valuables excluded	Every 30 days – Property must be inspected (Visitation record kept)	None – 60-day clause for EOW or oil	None – 60-day clause for EOW or oil
Burst pipe warranty	Water system drained between 01/11 - 31/03 OR heating maintained at 10C OR frost stat fitted	Water system drained between 01/11 - 31/03 OR heating maintained at 15C	Water system drained between 01/12 - 31/03 OR heating maintained at 10C	Water system drained between 01/12 - 31/03 OR heating maintained at 12C
Public & Employers Liability	Public Liability - £5m Employers Liability (domestic) - £5m	Public Liability - £5m Employers Liability (domestic) - £10m	Public Liability - £5m Employers Liability (domestic) – £5m (EX Spain, France & Portugal)	Public Liability - £5m
Loss of rent/alternative accommodation cover	Up to 10% of Buildings sum insured	Up to 20% of Buildings sum insured	Up to £25,000 (confirmed bookings only) CSI only £10% of sums insured	Up to £25,000 (confirmed bookings only) CSI only £10% of sums insured
Trace & access of leaks	Up to £5,000	Up to £5,000	Up to £2,000	Refer to Broker Support
Frozen food	Up to £500	Up to £1,000	Up to £1,000	Refer to Broker Support
Loss of metered water/oil	Up to £1,000	Up to £750	Up to £1,500	Up to £5,000
Garden furniture	Up to £1,000	Up to £750	Up to £1,500	Refer to Broker Support
Pedal cycles	N/A	Up to £250	£6,000 in total, £500 per one claim Bikes need to be specified over £500	£250 per cycle, unless specified in schedule
Money	Up to £100	Up to £100	Up to £100	Up to £250
Minimum security	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks/bars/shutters on accessible windows	Endorsement HH907	Mortice Deadlock or, Cylinder Rimlock or, Multipoint Locking System
Personal Accident	Fatal injury by burglars/fire - £10,000	N/A	N/A – Accidental bodily injury under Liability	N/A – Accidental bodily injury under Liability
Emergency Assistance	Emergency Travel - up to £1250 for proposer & £750 for a family member. Substantial claims over £1500 only	Yes, not exceeding £300. Total £1,000 in one insurance period.	Optional extension Not exceeding £300	Optional extension Not exceeding £300
Excesses	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £75	Subsidence - £2,500 Escape of Water - £500 All Other Claims - min £100	Subsidence - £1,000 All Other Claims - min £250 EOW - £500 Earthquake - £5000	Subsidence - £1,000 All Other Claims - min £250 EOW - £500 Earthquake - £5000

Holiday Home Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600002
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	Jensten Underwriting (UK Only)	Plum Underwriting		
Countries covered	UK Only	UK, France, Italy, Portugal, Spain, Ireland		
Core cover Fire, lightning, explosion, riot & civil commotion, vandalism, storm, flood, frost, escape of water, impact, falling trees/aerials, theft of attempted theft	Yes, excluding damage caused by: <ul style="list-style-type: none"> Loss or damage to any money held for business purposes First £100 of every claim War, terrorism, electronic cyber risk 	Yes, excluding damage caused by: <ul style="list-style-type: none"> EOW due to failure of sealant or grout Willful acts by employees Wear & Tear Storm or flood damage to contents in the open Damage cause by oil escape unless tank is under 10 years old and inspected annually. 		
Accidental damage	Optional extension	Optional extension		
Earthquake cover	Yes	Yes		
Subsidence cover	Yes Exclusions exist within policy wording	Yes		
Unoccupancy terms	None listed	Every 30 days – Property must be inspected (Visitation record kept)		
Burst pipe warranty	Refer to policy wording	Excludes EOW unless mains stopcock is turned off		
Public & Employers Liability	Public Liability - £2m	Public Liability - £5m		
Loss of rent/alternative accommodation cover	Up to 20% of Buildings sum insured	Up to 25% of Buildings sum insured		
Trace & access of leaks	Up to £2,500	Up to £2,500		
Frozen food	Up to £500	Up to £500		
Loss of metered water/oil	Up to £750	Up to £2,500		
Garden furniture	Up to £1,000	N/A		
Pedal cycles	Up to £500, unless stated	Up to £500		
Money	Up to £50	N/A		
Minimum security	5 Lever mortice dead locks on external doors and window locks on accessible windows	5 Lever mortice dead locks on external doors and window locks/bars/shutters on accessible windows		
Personal Accident	N/A	N/A		
Emergency Assistance	Refer to Underwriters	Up to £1,000 where the cost of claim is over £3,000		
Excesses	Refer to documents	Refer to documents		



Static Caravan Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600001
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	Geo Specialty Static (xx/xxxxxxKGM)	Ptarmigan Holiday Park Home Superior (xx/1036xxxPTA)	Ptarmigan Holiday Park Home Standard (xx/1035xxxPTA)	Ptarmigan Holiday Park Home Economy (xx/1034xxxPTA)
Definition of caravan contents	Household goods and personal property inside the Holiday Park Home or within leisure home boundaries Single Article: £500 limit Sports Equip (£50 limit per article) Storage Unit (Up to £500) Excludes: Personal Possessions away from the leisure home	Household goods and personal property inside the Holiday Park Home or locked within storage units Electricals (£1,500 limit per article) Personal Effects (£500 limit per article) Sports Equip (£500 limit per article) Valuables (£500 limit per article) Wedding Gifts (Up to £2,500) Money (Up to £250)	Household goods and personal property inside the Holiday Park Home or locked within storage units Electricals (£750 limit per article) Personal Effects (£250 limit per article) Sports Equip (£250 limit per article) Excludes: Money, Valuables	Household goods and personal property inside the Holiday Park Home or locked within storage units Electricals (£250 limit per article) Personal Effects (£250 limit per article) Sports Equip (£250 limit per article) Excludes: Money, Valuables
Contents in the open	Yes – within boundary	Yes – in locked storage units	Yes – in locked storage units	Yes – in locked storage units
Re-siting fees	Yes – Subject to insurers agreement	Yes - £7,500	Yes - £5,000	Yes - £1,000
Core cover	Fire, lightning, explosion, earthquake, storm, flood, escape of water, theft, vandalism, subsidence, falling trees, impact, emergency access, gardens	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence, falling trees, emergency access, gardens	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence, falling trees, emergency access,	Fire, lightning, explosion, earthquake, storm, flood, theft, escape of water, vandalism, impact, subsidence
Accidental Damage	Yes	Yes	Yes	No
“New for Old” cover	Yes – Up to 10 years old (NB)	Yes – Up to 30 years old (Park Home)	Yes – Up to 20 years old	Yes – Up to 20 years old
“Market Value” cover	Yes – Up to 25 years old	Yes – Up to 30 years old (Older caravans considered)	Yes – Up to 30 years old (Older caravans considered)	Yes – Up to 30 years old (Older caravans considered)
Public liability	£5m	£2m or £5m	£2m or £5m	£2m or £5m
Domestic Staff Liability	£5m	NA	NA	NA
Winter escape of water warranty	Excludes escape of water Nov - Apr (unless water drained)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)	Excludes escape of water Oct - Mar (unless water drained or “frost stat” set to 4 degrees)
Loss of rental income and alternative hiring charges	Yes – up to 20% of Sum Insured	Yes – Up to 10% of Sum Insured	Yes – Up to 5% of Sum Insured	No
Frozen food	Yes – £250	Yes - £250	No	No
Replacement locks/keys	Yes – £250	Yes - £250	Yes - £100	No
Personal Accident	Yes – up to £20,000 for family members aged between 16-70	Yes – up to £10,000 for insured or spouse up to age of 70	No	No
Legal Expenses	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on
Car Breakdown	Not Available	Not Available	Not Available	Not Available



Static Caravan Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600001
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	Ptarmigan Cherished (xx/1019xxxxxPTA)	Ptarmigan Select (xx/1027xxxxxxPTA)		
Definition of caravan contents	Articles of personal use, clothing, luggage and general household goods while contained within the static caravan/holiday home and belonging to You or Your Family. Sports Equip (£50 limit per article) Electrical Goods (Up to £1,000) Storage Unit (Up to £500, £250 per article) Excludes: Money, Valuables	Personal items including clothing, household goods whilst contained in the Caravan Sports Equip (£50 limit per article) Electrical Goods (Up to £1,000) Storage Unit (Up to £500) Excludes: Money, Valuables		
Contents in the open	Yes – in locked storage unit (Up to £500, £250 limit per article)	Yes – in locked storage unit (£500)		
Re-siting fees	Yes - £2,500	Yes - £2,500		
Core cover	Fire, theft, vandalism, storm, flood	Fire, theft, vandalism, storm, flood		
Accidental Damage	Yes	Yes		
“New for Old” cover	Yes – Up to 10 years old	Yes – Up to 10 years old		
“Market Value” cover	Yes – Up to 30 years old (Older caravans considered)	Yes – Up to 30 years old (Older caravans considered)		
Public liability	£2m or £5m	£2,000,000		
Domestic Staff Liability	NA	NA		
Winter escape of water warranty	Excludes escape of water Nov - Mar (unless water drained)	Ex escape of water Oct - Mar (Unless water drained or “frost stat” set to 4 degrees)		
Loss of rental income and alternative hiring charges	Yes - £50 a day – Limit £1,500	Yes - £50 a day – 30 days		
Frozen food	Optional – £250 add-on	Optional – £250 add-on		
Replacement locks/keys	Optional – £250 add-on	Optional – £250 add-on		
Personal Accident	Yes – £10,000 (aged 16-70)	Yes – £10,000 (aged 16-70)		
Legal Expenses	Optional – £50,000 add-on	Optional – £50,000 add-on		
Car Breakdown	Not Available	Not Available		



Touring Caravan Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600001
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	IGI Scheme UK/EU (xx/xxxxxxIGI)	PEN Underwriting UK/EU (xx/xxxxxxPEN)	CaravanCompare Scheme UK/EU (xx/xxxxxxMCI)	Ptarmigan UK/EU (xx/xxxxxxPTA)
Definition of caravan contents	Household goods and personal belongings within the caravan which are your property. (£250 limit per article) Excluding: Money, Valuables, Generators	Household goods and personal belongings within the caravan which are your property. (£500 limit per article - EU Policy) (£250 limit per article - UK Policy) Excluding: Money, Valuables, Generators	Articles of personal use, clothing and general household goods whilst within the caravan and belonging to You. (£250 limit per article) Excluding: Money, Valuables, Generators	All accessories which are owned by You and would take with You when using Your Caravan (£500 limit per article) Excluding: Money, Valuables, Generators
Core cover	Any accidental, unforeseen event causing damage to the caravan or contents	Any accidental, unforeseen event causing damage to the caravan or contents	Any accidental, unforeseen event causing damage to the caravan or contents	Any accidental, unforeseen event causing damage to the caravan or contents
Accidental damage	"EU" & "UK": Yes	Yes	Yes	Yes
Type of Cover	New For Old – Yes (Up to 5 years) Market Value – Yes (Up to 20 years)	New For Old – Yes (Up to 5 years) Market Value – Yes (Up to 30 years)	New For Old – Yes (Up to 5 years) Market Value - (Up to 30 years)	New For Old – Yes (Up to 10 years) Market Value – Yes (No Limit)
Public Liability	£5,000,000	£5,000,000	£5,000,000	£5,000,000
Awning Conditions (If Perm Sited)	All Year – Awnings must not be left up unless in use	Oct – Feb - Excludes storm damage if not in use for more than 24 hours	Mar – Sep - Excludes any damage if not in use for more than 7 days Oct – Feb - Excludes storm damage if not in use for more than 24 hours	All Year - Excludes weather damage if not in use for more than 24 hours
Accident recovery	Yes , claim costs back	Yes , claim costs back	Yes , claim costs back	Yes , claim costs back
Loss of use/hire charges	Yes , £75 per day - 14 days	Yes , £100 per day – 15 days	Yes , £50 per day - 30 days	Yes , £75 per day - 15 days
Persons authorised to tow caravan	"Family" – Immediate family "Economy" – Insured & Spouse	Any Authorised Friends & Family	Immediate family – including grandparents, aunts, uncles	Immediate family – including grandparents, aunts, uncles
Min. security – Whilst attached to car	Wheel clamp	Hitchlock or wheel clamp	Wheel clamp	None
Min. security – Whilst detached from car	Wheel clamp & Hitchlock	Hitchlock or wheel clamp	Hitchlock or wheel clamp	Hitchlock or Wheel Clamp
Continental use	"EU" policy - max 240 days per year "UK" policy - UK use only	"EU" policy - max 180 days per year "UK" policy - UK use only	"EU" policy - max 90 days per year "UK" policy - UK use only	"EU" policy - max 90 days per year "UK" policy - UK use only
Personal Accident	No	"EU" policy - £20,000 (aged 16-70) "UK" policy – No	Yes - £10,000	Yes – £10,000
Ill Driver Cover	No	"EU" policy – £1,000 "UK" policy – No	Yes – £1,000 to get caravan home	Yes – £1,000 to get caravan home
Legal Expenses	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on
Car and Caravan Breakdown Cover	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart



Touring Caravan Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600001
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	Ptarmigan Cherished Scheme (xx/1020xxxxPTA)	Strategic Insurance EU (xx/1068xxxxSIS)	Towergate Offline Scheme (TCxxxxx)
Definition of caravan contents	Household goods and personal belongings within the caravan which are your property or for which you are legally responsible for. (£500 limit per article) Excluding: Money, Valuables	All items intended for use in, on or about the Caravan which are not permanently installed including household goods whilst contained in the Caravan, (£500 limit per article) Excluding: High Risk Items.	Household goods and personal property which belong to You which are contained within the touring caravan, attached to Your Caravan or designed to be worn or carried on or about the person. (£500 limit per article) Excluding: Money, Valuables, tablets etc.
Core cover	We will cover you against loss or damage to your caravan and its contents which happens within the geographical limits.	Fire, lightning, explosion, earthquake, theft or attempted theft, malicious acts or vandalism, storm or flood	Fire, explosion, lightning and earthquake, storm or Flood; malicious acts or vandalism; theft or attempted theft;
Accidental damage	Yes	Yes	Yes
Type of Cover	New For Old – Yes (Up to 10 years) Market Value - (Up to 50 years)	New For Old – Yes (Up to 5 years) Market Value - (Up to 20 years)	New For Old – Yes (Up to 5 years) Market Value – Yes (Up to 20 years)
Public Liability	£5,000,000	£2,000,000	£5,000,000
Awning Conditions (If Perm Sited)	All Year - Excludes any damage if not in use for more than 7 days	All Year - Excludes weather damage if not in use for more than 48 hours	All Year - Covers awnings left up all year round
Accident recovery	Yes, claim costs back	Yes, claim costs back	Yes - claim costs back
Loss of use/hire charges	Yes, £75 per day - days	Yes - £75 per day - 15 days	Yes, £2000
Persons authorised to tow caravan	Any Family	Any Authorised Friends & Family	Any family
Min. security – Whilst attached to car	None	None	TBC
Min. security – Whilst detached from car	Hitchlock or wheel clamp	Wheel clamp & Hitchlock	TBC
Continental use	Yes, 90 Days	Yes, 90 Days	Yes, unlimited (Covers caravans stored abroad)
Personal Accident	Yes – £10,000 (aged 16-70)	No	No
Ill Driver Cover	Yes - £1000	No	No
Legal Expenses	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on
Car and Caravan Breakdown Cover	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart



Trailer Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600001
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	My Insurance Scheme (xx/xxxxxxPEN)			
Definition of Trailer Contents	Contents is not covered			
Core cover	Any accidental, unforeseen event causing damage to the trailer or contents			
Accidental damage	Yes, but excluding damage caused by: <ul style="list-style-type: none"> Chewing, scratching, tearing or fouling by animals 			
“New for Old” cover	Yes - trailer less than 1 year old			
“Market Value” cover	Yes			
Public Liability	£2,000,000			
Persons authorised to tow trailer	Policy Holder only			
Min. security – Whilst attached to car	N/A			
Min. security – Whilst detached from car	Hitchlock or Wheel Clamps			
Continental use	“EU” policy - max 180 days per year “UK” policy - UK use only			
Accident recovery	Yes - claim costs back			
Car and Trailer Breakdown Cover	Optional – Breakdown add-on for UK, EU and/or Homestart			
Legal Expenses	Optional – £50,000 add-on			

Motorhome Cover Comparison

Note: This represents a summary of the core elements of cover only, for full details please view the Policy Summary and Policy Wording documents as well as specific terms detailed on each respective insurers' Policy Information page.

MyInsurance
 Stronsay House, Tilford Road, Hindhead, GU26 6UG
 Tel: 01428 600010
 Email: info@e-insurancetrading.co.uk

COVER DETAILS	Axa (xx/xxxxxxAXA)	Highway (xx/xxxxxxLV=)	KGM (xx/xxxxxxKGM)	KGM Classic (xx/xxxxxxKGM)
European use	270 days	180 days	90 days.	30 days
Personal effects	Up to £3,500 following accident, fire and theft.	Comprehensive only - Up to £3,500,	Comprehensive only - Up to £2,000, max £200 per item.	Comprehensive only - Up to £100
Legal defence costs	Legal fees and expenses if we provide written permission (in relation to liability)	Costs and expenses as a result death by dangerous or reckless driving. Legal costs and expenses for defending charges of manslaughter.	Legal defence costs with our written consent.	Legal defence costs with our written consent.
Personal accident	Death - £7,500 for you and passengers. Loss of sight or limbs - £5,000 for you and family members living with you.	Comprehensive only – Max £5,000 per person excluding: <ul style="list-style-type: none"> ▪ persons aged under 21 or over 75 ▪ suicide or attempted suicide ▪ failure to use seatbelts 	Comprehensive only. £2,000 for death, loss of limb or eye for you or your spouse/civil partner excluding: <ul style="list-style-type: none"> ▪ persons aged over 65 ▪ caused by suicide, drink or drugs 	Comprehensive only. £2,000 for death, loss of limb or eye for you or your spouse/civil partner excluding: <ul style="list-style-type: none"> ▪ persons aged over 65 ▪ caused by suicide, drink or drugs
Lock/key cover	Up to £1,000 (If keys stolen)	Comprehensive only - Up to £750 for door, boot, ignition and steering locks, the lock transmitter or entry card.	10% of vehicles Market Value or agreed value up to £300.	10% of vehicles Market Value or agreed value up to £300.
Public Liability	Up to £20m, plus all legal costs provided the total does not exceed £25m.	Up to £20m + £5m for costs and expenses incurred.	Up to £20m.	Up to £20m.
Awnings	Ex storm if not in use	Ex storm if unattended > 7 days	Awnings/gas bottles – Up to £1,000	No
Windscreen cover (Comprehensive Only)	Included – No loss of NCD. No excess for repair, just applies to replacement. Excess £60	Comprehensive only – Up to £600 in the policy year. No excess for repair, just applies to replacement. Excess £75	Comprehensive only – Up to £500. £90 excess if replaced by 'Glassline'. £150 excess if replaced elsewhere.	Comprehensive only – Up to £500. £90 excess if replaced by 'Glassline'. £150 excess if replaced elsewhere.
Driving other cars	Included.	Excluded.	Excluded.	Excluded.
Medical expenses	Up to £250 for you, your driver and passengers.	£150 per passenger.	£200 per passenger.	£200 per passenger.
Replacement motorhome/ loss of use / alternative accommodation cover	Transport or hotel costs up to £250 if you cannot complete your journey.	Courtesy car provided if an Approved Repairer is used. £300 Travel & Accommodation	£300 Travel & Accommodation	Not Included
Audio/visual equipment (Comprehensive Only)	Unlimited cover for in-vehicle navigation systems, audio and visual equipment. Removable equipment covered if used whilst attached to the motorhome and is designed to be totally or partially removed.	Manufacturer's equipment included without limit. Up to £500 if not fitted as standard by manufacturer.	Audio - Up to 10% of vehicles Market Value (Max £500). Satellite navigation – Up to 10% of vehicles Market Value (Max £500 - must be permanently fitted)	Audio - Up to 10% of vehicles Market Value (Max £500). Satellite navigation – Up to 10% of vehicles Market Value (Max £500 - must be permanently fitted)
Camping and associated equipment	Not included	£1,500 for camping equipment (max £200 per item) excludes gas bottles	Up to £2000 (max £200)	Up to £2000 (max £200)
Legal Expenses	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on	Optional – £50,000 add-on
Breakdown Cover	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart	Optional – Breakdown add-on for UK, EU and/or Homestart	NA