

# get in touch

<b>A-PLAN</b>	no's on website	aplan.co.uk	via website
<b>ACADEMY INSURANCE</b>	0800 840 5754	academyinsurance.co.uk	via website
<b>ADRIAN FLUX</b>	0800 369 8590	adrianflux.co.uk	via website
<b>BARRY GRAINGER INSURANCE</b>	0845 408 5447	barrygraingerinsurance.co.uk	motor@barrygraingerinsurance.co.uk
<b>CAMPING &amp; CARAVANNING CLUB</b>	01277 243 000	clubcareinsurance.co.uk	via website
<b>CAMPTON INSURANCE BROKERS</b>	01883 742 460	campton.co.uk	insurance@campton.co.uk
<b>CARAVAN CLUB</b>	08000 284 809	caravanclub.co.uk	insurance@caravanclub.co.uk
<b>CARAVAN GUARD</b>	0800 148 8418	caravanguard.co.uk	via website
<b>CARAVAN WISE</b>	0800 328 2084	caravanwise.co.uk	info@caravanwise.co.uk
<b>CAROLE NASH</b>	0800 988 6158	carolenash.com	van@carolenash.com
<b>COMFORT INSURANCE</b>	0800 0304 206	comfort-insurance.co.uk	info@comfort-insurance.co.uk
<b>COVERSURE</b>	no's on website	coversure.co.uk	via website
<b>INSURE MOTORHOME</b>	0800 050 1170	insuremotorhome.com	enquiries@insuremotorhome.com
<b>LIFESURE GROUP</b>	01480 402 460	lifesure.co.uk	info@lifesure.co.uk
<b>MOTOR &amp; HOME DIRECT</b>	0845 219 0494	motorandhomedirect.co.uk	enquiries@motorandhomedirect.co.uk
<b>MTC</b>	0808 100 3016	ferrytickets.net	enquiries@mtc-travel.co.uk
<b>PARK HOME INSURANCE</b>	0800 614 849	parkhomeinsurance.com	via website
<b>PREMIUM CHOICE</b>	0800 954 2875	premiumchoice.co.uk	via website
<b>SAFEGUARD</b>	0800 977 5953	safeguarduk.co.uk	via website
<b>SAGA SERVICES</b>	0800 096 4553	saga.co.uk	motorhome.insurance@saga.co.uk
<b>SCENIC MOTORHOME INSURANCE</b>	0800 954 4724	scenicinsurance.co.uk	service@scenicinsurance.co.uk
<b>SHIELD TOTAL INSURANCE</b>	0844 847 4474	shieldtotalinsurance.co.uk	info@shieldtotalinsurance.co.uk
<b>SURETERM DIRECT</b>	0800 999 2030	sureterm.co.uk	enquiries@sureterm.com
<b>TOWERGATE BAKERS</b>	0844 892 1413	towergateinsurance.co.uk	bakers@towergate.co.uk

## the verdict

**I**f you want to get the best deal you can, there's no substitute for phoning round to compare quotes and policies. As part of our annual survey we do exactly that for you; we ring every insurance company in the UK that specifically offers motorhome cover. That way we can see how competitive they are with the quotes as well as their policies. We can also see what their customer service is like, and this year, we found that the level of customer service was better than it's ever been. It seems that most insurance companies have finally latched onto the fact that mediocre service will no longer be tolerated.

This year we're down to just two dozen providers, having lost Footman James and Whittlesey. The former has decided to focus solely on classic campers while our emails to the latter went unanswered.

While our survey can provide only a snapshot in terms of the service given, it does allow you to make useful comparisons between the various underwriters who want your money. On another day the

service may be different - what's more important is what the policy offers and how much it costs, and those won't change from one day to the next.

Something worth noting is that we tend to focus on underwriters, but you don't have to go direct to a company that sells only its own policies; you could go to a broker instead. You might want to use a broker, because in theory they can source the best policy for you from a range of insurers, and while you'll often pay more for this service because the broker has to take their cut, if you use a local outfit, you can hopefully look forward to receiving more of a personal service than you otherwise would - something that could prove especially useful in the event of a claim. Any decent broker will have information on a range of insurance policies, and should be able to offer you advice tailored to your needs. Commercial phone directories such as scoot.co.uk, yell.com and thomsonlocal.com will each list brokers near you, or you could take a look at insurance-broker-directory.com

When we do our mystery shopping exercise, we use the identities of a real couple. For obvious reasons we find a fresh husband and wife team each year; this year's pair were Paul and Clare from Gloucestershire. They're a non-smoking couple without any accidents or convictions to their names and are looking at cover for the Adria Sport A 660 DP that *Which Motorhome* is currently running on long-term test. Valued at £47,500, the Adria is based on a Fiat Ducato chassis and has a 2.3-litre, 130 Multijet engine. A slightly larger 'van than last year, it has six belted seats and six berths. The only security that it comes with as standard is the factory-fitted immobiliser, so if a category 1 system or tracker was required to get a quote we agreed to fit one. Paul and Clare were looking to use the 'van within UK and Europe and would probably do about 7000 miles in the year.

As always, we didn't volunteer any information during the telephone quote process; only the questions asked were answered. Therefore, if further discounts

were available but not offered, we've given the premium we were quoted. We stated that our couple had three cars at home with maximum and protected no claims bonus but that this was not available to transfer to the motorhome. This didn't cause too much of a problem as most (but not all) companies can mirror this in their introductory bonus.

As always, we marked each company out of 10, made up of two fives. The first five is for the way in which the call was handled, while the other five is for the policy itself - taking into account the premium as well as the benefits.

And so to the winner. Not for the first time, Comfort take first place, but the win wasn't by any massive margin. Several of their rivals could match the service on offer, but they fell down on price and/or policy benefits. Not necessarily by much, but nonetheless they couldn't quite match Comfort's offering. Campton, last year's winner, come highly recommended once again, and so do Safeguard and Scenic - all three of these offered excellent customer service along with competitive prices and policies. Just not quite as competitive as Comfort...

## A-Plan

**Manner/efficiency:** Just like last year we phoned our local branch as advised by A-Plan's website and again they had to transfer us to a different department for a motorhome quote. With a strong sense of déjà vu we spoke to Matthew who was friendly, chatty and knew his stuff; was he the same chap as a year ago? One change from last year was that due to the value (over £25,000-£30,000), length (over 18ft) and the fact that we haven't owned the vehicle for over 12 months, we fell outside all of the underwriters currently used, so unfortunately we couldn't get a quote.

**Quote:** N/A

**Verdict:** 4/10 (4+0): Friendly, helpful service but no policy was available to us.

## Academy Insurance

**Manner/efficiency:** From the Academy website we picked a local number to call but soon found out that motorhome insurance is handled from the Basildon office. Our details were taken and a call back was promised within the hour. After a couple of days we called back, where again our details were taken and again we were promised a call back but without a suggestion of when. In the words of Diana Ross (almost), we're still waiting. This may have been a blip in their service as last year Academy were extremely good.

**Quote:** N/A

**Verdict:** 1/10 (1+0): A point for picking up the phone twice but no policy to show.

## Adrian Flux

**Manner/efficiency:** An automated reception gave us the usual options and we ended up with Taris. He was very pleasant to deal with and asked all the usual questions in a clear manner. The policy details were given after a few minutes' wait and included 60 days' travel in Europe per trip, a £250 excess, 7500 miles and legal cover. We opted for the Gold package as we already have European cover but if you don't, this is available with the Platinum package for an extra £85. Also being a member of a club gave us a 15% discount.

**Quote:** £533.74

**Verdict:** 6/10 (4+2): Clear, concise service with a higher than average premium.

## Barry Grainger

**Manner/efficiency:** Johnny cheerfully took all our details and inputted them quickly and efficiently. We settled on 30 days' EU travel and were then given a quote reference with the promise of a call back. After a couple of days we called and Johnny was very apologetic as the number had been written down incorrectly. He went through the various excesses and when we asked about EU travel he went to check and came back to say I had 30 days as standard and for additional cover I could purchase a green card on a weekly basis.

**Quote:** £384.89

**Verdict:** 6/10 (3+3): Unfortunate error in customer service with an average policy.

## Caravan Club

**Manner/efficiency:** After listening to the automated reception, Cheryl was our advisor for this call and she gave the efficient, polite and knowledgeable help that we've come to expect from the Caravan Club. We were made aware early on that we would have to be a member of the club and that breakdown cover was offered separately. The policy is strong with £100 excess, glass excess of £60 and up to nine months' travel within the EU. She could also mirror our NCB (not protected for this vehicle) to get us an introductory bonus.

**Quote:** £393.95 (inc legal cover at £22.99)

**Verdict:** 8/10 (5+3): Friendly and helpful, but the premium is on the high side.

## Camping & Caravanning Club (Clubcare Insurance)

**Manner/efficiency:** One year on and Clubcare customer service is back with a vengeance. John was very helpful and extremely knowledgeable. We'd need one of three security measures as the 'van is worth over £40,000 so either a tracker, gates or security post would have to be invested in. The policy was enticing, with unlimited EU cover for the year, a windscreen excess of £50, the NCB could be matched, and breakdown cover

wasn't offered as John knew we were already covered with Fiat - the only downside was a £450 excess. However, this falls year on year, and you don't have to be a member to take out a policy.

**Quote:** £318.62

**Verdict:** 9/10 (5+4): Knowledgeable customer service staff with a good policy and premium.

## Campton

**Manner/efficiency:** As last year our call was answered quickly and the relevant details were taken politely and efficiently. There were a few pauses to the conversation as information was being tapped in but nothing off-putting. With 90 days' cover in Europe, a glass excess of £75 and a general £150 excess, even if you take out the optional legal cover at an extra £14, which is normally recommended, the policy is excellent value. We could

also get further discounts if we fitted a tracker or joined one of the relevant clubs. Breakdown cover is offered at an extra £60 if required.

**Quote:** £287.67

**Verdict:** 10/10 (5+5): Excellent service and an extremely keen policy at an exceptional price.



## Caravan Guard

**Manner/efficiency:** Caravan Guard must have an excellent training policy which gave us Ashley this year. He knew his stuff and firstly checked that he could help by asking a couple of questions on the 'van. These questions showed that we would need to fit a category 1 alarm due to the value. The policy gives up to eight months' travel in Europe per year with no limit on trip length, UK breakdown cover (but not EU) and an astounding £20,000,000 liability cover.

**Quote:** £362.50

**Verdict:** 8/10 (5+3): Very good service and appealing for European travel.

## Caravan Wise Ltd

**Manner/efficiency:** No automated system here; straight to a human. Our helper was friendly and took all our details in a clear and concise way. There was a small worry that the value might cause a problem but this was only with the excess, which was set at a minimum of £150. We could travel for up to 90 days per trip in Europe, with unlimited trips and the normal contents, awning/gas bottle and lock replacement coverage. We were offered two prices depending on whether or not we wanted to protect our NCB.

**Quote:** £490.78 (protected NCB)  
£430.68 (non-protected NCB)

**Verdict:** 7/10 (4+3): Good customer service but the premium is on the high side.

## Carole Nash

**Manner/efficiency:** After negotiating the menu we were put through to Adam who was polite and swiftly took all our details on the 'van and two drivers. Whilst there is nothing outstanding about the policy it does cover all the necessities with up to 59 days' travel in Europe, a £200 excess, windscreen cover up to £1000 and emergency accommodation cover if required. He explained about the key cover of up to £1500 per year but this would be an extra £19.99, and if we wanted to travel for more than 90 days in Europe, the premium would be raised dramatically.

**Quote:** £336.94 (plus £68.38 for 90+ days travel in EU)

**Verdict:** 7/10 (4+3): Good customer service and policy if you limit your EU travel.

## Comfort Insurance

**Manner/efficiency:** Debbie answered the phone in the usual Comforting way and took all the details efficiently and with the minimum of fuss. This is certainly the policy to have if you want to travel around the EU as it covers you for the full 365 days of the year. It comes with a £200 excess and £3000 personal cover and if you require breakdown cover it's available for £58.07. With outstanding customer service and a really comprehensive policy at a superb price, it came as no surprise that Comfort took gold in this year's survey.

**Quote:** £264.69

**Verdict:** 10/10 (5+5): Excellent customer service with an outstanding policy for European travel.



**Insurance Provider of the Year**

## Coversure

**Manner/efficiency:** Emma took all the details in a friendly and interested manner. Unfortunately, after the usual pauses expected with information being tapped in, the computer wouldn't give a quote so Emma said she would have to call back once it was sorted. This she did within half an hour and for our money we had personal effects cover, equipment cover up to £2000, sat-nav / entertainment equipment cover, emergency accommodation or free car hire if repairs needed to be carried out by an authorised dealer. She gave us two prices dependant on how much time we spent in the EU.

**Quote:** £384.82 (with 30 days' EU travel)  
£417.68 (with 90 days' EU travel)

**Verdict:** 7/10 (4+3): Friendly customer service with a policy value dependant on EU travel.

## Footman James

**Manner/efficiency:** We got through to Kelly who asked a couple of questions about the 'van to make sure she could help. After we gave her the make and model she quickly ascertained that she wouldn't be able to help me as Footman James now concentrates exclusively on the classic side of motorcaravans, such as Volkswagen Type 2s, Dormobiles and so on. She suggested we contact a company that caters for more modern vehicles as we would get more joy.

**Quote:** N/A

**Verdict:** 3/10 (3+0): Pleasant customer service but no policy available due to the motorhome's modernity.

## Insure Motorhome

**Manner/efficiency:** This was a strange one as the phone was answered and when we asked for a motorhome quote our name and number was taken and a call back promised. Within five minutes Debbie rang and took our details. She asked the usual question of whether we'd had any quotes so far and we gave the usual reply that we were waiting for a couple of calls back and she said unfortunately she'd have to do the same. She called within five minutes with a price and mentioned breakdown cover would be extra. We'd have 186 days in Europe and an excess of £200. Had we been rumbled?

**Quote:** £456.11

**Verdict:** 6/10 (3+3): A bit of to-ing and fro-ing but they called as promised, but the premium is high.

## Lifisure Group (incorporating MCIA)

**Manner/efficiency:** Brian rattled through the questions but not at an uncomfortable speed and got all the relevant details tapped into the computer remarkably quickly. Due to the value of the 'van only one underwriter could help from his portfolio and this was AXA (again). We were offered a £100 excess, full cover of fixtures and fittings on the 'van, and awning and gas bottle cover. We also had 180 days' travel in the EU. As with most companies here, the details were popped in the post so we could peruse them at our leisure.

**Quote:** £361

**Verdict:** 7/10 (4+3): Efficient customer service with an average premium on the policy.

## Motor & Home Direct

**Manner/efficiency:** We suspect that David had a cold but it obviously wasn't man flu as he remained cheerful throughout the collection of details and valiantly inputted them all into his computer. He went through the policy details at quite a rapid rate and we had to concentrate hard to get them but we ascertained that we had 30 days' travel cover in the EU, there was a £200 excess, £70 excess if the windscreen needed replacing and if we wanted European breakdown cover that would cost us an extra £87.50.

**Quote:** £432.91

**Verdict:** 6/10 (3+3): Cheerful if slightly rapid service with an average policy and high-ish premium.

## Scenic Motorhome Insurance



**Manner/efficiency:** We were put through to James from Safeguard and again he was a very efficient and pleasant helper. We agreed to join a club for a bit more discount but we didn't have to fit extra security and he could also take out any breakdown cover. The policy still gives a generous 186 days' travel in the EU with a £200 excess, £60 glass excess and £200 contents cover. As we had been passed through from Safeguard, James ensured we had the correct phone number to call back along with our quote reference.

**Quote:** £306.21 (inc optional £25 legal protection)

**Verdict:** 9/10 (5+4): Knowledgeable service, policy worth considering.

## MTC

**Manner/efficiency:** After listening to the automated receptionist we picked two for motorhome cover and waited for our helper. Unfortunately, he couldn't help without the complete registration number which we didn't have. However, we said we could get it for the following day and he promised to call us back – he didn't. We called back a couple of days later with the registration, pressed two once more and got put through to the wrong department. So we left our number for a call back, and a week later we're still waiting. We really hope they call soon, as supplies are running out....

**Quote:** N/A

**Verdict:** 1/10 (1+0): A point for picking up the phone.

## Safeguard



**Manner/efficiency:** After listening to a very pleasant automated receptionist, the love-in was continued by Eddie, who was polite, earnest and nothing seemed too much trouble. He took all the details in a professional manner and explained everything fully. As the 'van was over £45,000 we would have to fit a cat 1 alarm or tracker, which we agreed to. The policy had a £250 excess, unlimited mileage or time restrictions plus full UK and EU breakdown cover, which we asked to have removed. However, Eddie explained that this was standard but he could put me through to Scenic who could tailor make a more suitable package.

**Quote:** £484.51 (inc £25 legal protection, currently with £75 cashback)

**Verdict:** 8/10 (5+3): Excellent customer service and comprehensive policy for European travel.

## Shield Total Insurance

**Manner/efficiency:** My helper knew that we'd already had a quote through Vantage so she just checked off the details that were already showing in a fairly uninterested way, although she remained eminently friendly. Again due to the value of the 'van it was stressed that we would need a Thatcham-approved alarm and also either a tracker, lockable gates or a post for the policy to be valid. This policy had the highest excess at £450, 180 days' EU travel cover while UK / EU breakdown could be arranged for an extra £79.

**Quote:** £327.90

**Verdict:** 6/10 (3+3): Friendly service with a policy hampered by the high excess.

## Sureterm Direct

**Manner/efficiency:** Our helper was efficient in asking the questions, but maybe too efficient as it was a bit like a quick-fire question and answer session, but again, he wasn't unfriendly. As the 'van was worth over £40,000 we would need to fit an alarm and tracker and he asked if we'd had any other quotes. We replied that we'd had prices ranging from £350-£650 and he knew he was beaten as he couldn't mirror the NCB. Breakdown cover for this size 'van would be an extra £192 and we would have a 60-day maximum trip length in Europe but unlimited trips.

**Quote:** £664

**Verdict:** 6/10 (4+2): Rapid but friendly service, no introductory bonus, so the premium is too high.

## Park Home

**Manner/efficiency:** Wogan may have finished the breakfast show but 'Deadly' is still employed at Park Home Insurance as the automated voice receptionist. We were put through to Mark who took all the details in such a way it felt like we were having an ordinary conversation rather than the usual question and answer session. The policy, which is underwritten by Zurich, would give us 90 days' travel in Europe with a £150 excess. Breakdown cover isn't offered and would have to be arranged separately. We didn't go into much detail as everything was popped in the post to be checked at leisure.

**Quote:** £430.19

**Verdict:** 7/10 (4+3): Friendly customer service with a policy hampered by a slightly high premium.

## Saga Services Ltd

**Manner/efficiency:** Our helper Libby was a credit to Saga, as she was chatty, explained everything fully and broke down all the costs to help tailor make a policy for us. The excess was kept low at £100 and we didn't need the UK and EU breakdown cover at £87.95. There is unlimited time to travel in Europe and if anything should go wrong we'd get a replacement car for up to 14 days. If you already have a Saga policy you get bumped up a level on the introductory bonus due to the NCB mirror.

**Quote:** £ 431.06 (inc £25.50 legal cover and £12 personal accident cover)

**Verdict:** 8/10 (5+3) Very informative customer service with a good policy for EU travel.

## Towergate Bakers

**Manner/efficiency:** We had to wait for a call back from the correct department and after two hours Dave contacted us to take our particulars. He achieved this efficiently; we got to the premium fairly quickly. For our money we'd get £250 emergency accommodation cover, £2000 personal effects cover, free replacement locks, windscreen cover of £2000 (£75 excess) and £200 excess. We could also travel within the main EU countries for an unlimited time. Full RAC breakdown would cost an extra £60. Dave thought a pro-active tracker might reduce the premium but this wasn't the case.

**Quote:** £747.91

**Verdict:** 6/10 (4+2): Well-mannered customer service but the highest premium here.

## Cherished Vehicle insurance (previously Premium Choice)

**Manner/efficiency:** Craig answered the phone quickly and just as quickly it was ascertained with all of two questions that he couldn't help us due to the value of the 'van, as it was over £30,000. So on to the next then...

**Quote:** N/A

**Verdict:** 4/10 (4+0): Efficient service but unfortunately no policy available.



Van conversions have fewer claims



Few insurers will cover young drivers



Minor damage can still be costly to fix

## made to measure

Insurance companies like motorhome owners who are unlikely to ever make a claim; they get nervous as soon as any element of risk enters the equation. However, just because you're one of those special

cases who is likely to cause palpitations, it doesn't mean you can't get cover. Here we take a look at some of the common scenarios that crop up and see who can help you.

### motorhomes worth more than £80,000

- Adrian Flux
- Camping and Caravanning Club (referral basis)
- Caravan Club
- Caravan Guard (extra security needed)
- Comfort
- Saga
- Shield
- SureTerm Direct (extra security needed, £100,000 limit)

### classic motorhome cover

- A Plan
- Adrian Flux
- Camping and Caravanning Club (up to 25 years old)
- Campton Insurance
- Caravan Club (age and value restrictions apply)
- Caravan Guard (up to 21 years old for new business)
- Cherished Vehicle Insurance
- Comfort
- Coversure
- Motor & Home Direct
- Safeguard (vehicles built after 1962)
- Scenic Motorhomes
- Shield (up to 25 years old)
- SureTerm Direct
- Towergate Bakers (up to 25 years old)

### drivers aged over 80

- Adrian Flux
- Camping and Caravanning Club (existing customers only)
- Caravan Club (existing customers only)
- Caravan Guard (existing customers only)
- Cherished Vehicle Insurance (existing customers only)

- Comfort
- Safeguard (existing customers only)
- Saga

### drivers aged under 25

- Adrian Flux
- Caravan Club
- Cherished Vehicle Insurance (on a case by case basis)
- Safeguard

### diy conversions

- A Plan (certain certificates to be shown)
- Adrian Flux
- Campton Insurance
- Camping and Caravanning Club
- Caravan Club (subject to an engineer's report)
- Cherished Vehicle Insurance
- Comfort
- Coversure
- Motor & Home Direct (if already converted and re-registered)
- Scenic Motorhome (registered with the DVLA as a motorcaravan)
- Shield
- SureTerm Direct (certain certificates to be shown)

### owners living in northern Ireland

- Adrian Flux
- Camping and Caravanning Club
- Caravan Club
- Caravan Guard
- Cherished Vehicle Insurance
- Park Home Insurance
- Saga
- Scenic Motorhomes
- SureTerm Direct

### cover for business use

- Adrian Flux
- Campton Insurance (on a case by case basis)
- Caravan Club (commuting only)
- Cherished Vehicle Insurance (on a case by case basis)
- Comfort
- Motor & Home Direct (on a case by case basis)
- Safeguard (on a case by case basis)
- Scenic Motorhome (case by case basis)

### american rv cover

- Adrian Flux
- Campton Insurance
- Camping and Caravanning Club (up to 4000cc, over this is on a referral basis)
- Caravan Club
- Caravan Guard
- Cherished Vehicle Insurance
- Comfort
- Safeguard
- Shield (up to 3.5 litres)
- SureTerm Direct

To ensure this list is as comprehensive as possible we asked all 24 insurance companies if they could cover motorhome owners in the scenarios mentioned above. We gave them two weeks to work with us, with much prompting via phone and email in that time. After two weeks we still couldn't get answers from the following companies, so they may be able to help you – but we can't confirm either way.

- Academy
- Carole Nash
- Insure Motorhome
- MTCmotorhomes