

Visiting a vineyard should be the only thing on your mind.

Enjoy the feeling of being covered abroad.

At Safeguard we give you more than just comprehensive **Motorhome Insurance**. That's why you get **365 days European cover** as standard. It's also why motorhomes less than 20 years old get **European AA Breakdown Cover** too. So what's stopping you? Get out there, your adventure's waiting.

Call us on 0800 954 3855
for your Motorhome Insurance quote today
or visit safeguarduk.co.uk

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Driving abroad in any type of vehicle can be a daunting prospect, but when you're taking a motorhome overseas the risks can increase significantly.

It's not surprising that the majority of breakdowns involving motorhomes occur in the peak travel season, between the months of April and September. But you don't have to fall into the same trap.

Planning ahead can go a long way to help make sure you have a safe and enjoyable trip in your motorhome, without the stress and inconvenience of needing to call your insurer about a breakdown.

The top cause of breakdowns for motorhome drivers is problems with the wheels and tyres. This is closely followed by the vehicle not starting, engine problems and issues with the battery. By taking just a few simple steps, you can maximise your chances of an incident-free break and avoiding these common difficulties.

Ensuring your motorhome's battery is fully charged, and checking its wheels and tyres before hitting the road, means your holiday will get off to the best possible start. A full professional service before you set out is always advisable, too, just for that extra peace of mind.

However, we all know that even the best laid plans can't prevent unexpected problems, so it's vital that you're in the know about what your insurance policy covers. When making sure your holiday goes without a hitch, checking that your cover is valid is more important than checking the weather at your destination.

For our customers, France tops the list as the most visited European location, and therefore inevitably it is where motorhomes experience the most breakdowns, followed by Spain and Germany. This makes it all the more important that you're familiar with the rules of the road in the European country where you're driving to avoid any accidents or unwanted fines and penalties.

When it comes to driving abroad it's not just about which side of the road to drive on. Many countries have less-well known laws which dictate that drivers must carry or fit certain items to their car when driving.

You may be aware that both French and Spanish road regulations require drivers to carry a high visibility jacket to be worn if your motorhome does break down, but it's the finer details in rules like this that might catch you out. French law stipulates that the jacket be within reach at all times, whereas in Spain you'll only face a penalty if you're standing on the hard shoulder without one.

Similarly, the majority of European countries require drivers to carry a warning triangle if a problem occurs. When driving in Spain, however, you must fit either one or two reflectors at the rear of your motorhome if it exceeds 1.2m in length, or is towing a car.

Knowing the difference could save you a hefty fine and avoid adding insult to injury.

Planning ahead can go a long way to help make sure you have a safe and enjoyable trip

You'd never dream of going abroad without your passport and health insurance. But what about your motorhome documents, including proof of ownership, proof of identity and a full driving licence? These continue to be required in the majority of European destinations, despite domestic driving licence changes.

Some, including France, Germany and Spain, also require that drivers carry proof of insurance, so that officials are aware that you are covered if a problem does occur. It is always a good idea to pack your certificate of insurance, a summary of your policy and the contact details of your insurer, in an easy-to-access place just in case.

Extra support and protection when travelling in Europe can give that extra peace of mind. That's why, as part of our Safeguard Assistance European cover, AA breakdown support is included as standard with all policies.

We aim to solve any issues with your motorhome as quickly as possible, so that you can continue on the road and enjoy your break.



This includes providing roadside assistance, towage and garage repairs up to the value of £250 for motorhomes up to 3.5 tonnes, and up to the value of £1000 for vehicles above 3.5 tonnes. We'll also do our best to locate and dispatch replacement parts and components if required – even paying for the delivery costs.

However, we know that breakdowns can be complex. If the repairer predicts that it'll take longer than eight hours to put right, we'll contribute towards any alternative travel arrangements for the driver and members of your party, including air fares, rail fares and local taxi costs, up to £400 per party per trip.

We'll also make sure you still get your beauty sleep if your motorhome is below 3.5 tonnes and will take longer than eight hours to fix. Our cover provides emergency accommodation in this instance, up to £60 per person per night, to a total of £900 per party per trip.

Should the worst happen and it's not possible for you to return to the UK with your motorhome, we can help with making alternative arrangements. When the vehicle cannot be repaired in your destination country, we'll look after returning the motorhome to your home or nominated repairer in Britain, as well as taking care of storage charges incurred in the recovery.

We also understand that you may have commitments at home, and the repairs to your motorhome may take longer than the duration of your break. If you have to leave your motorhome abroad, we'll look after the travel and accommodation of the driver and one other person when you go to collect the vehicle. If, for whatever reason, you're unwell and cannot return the motorhome to the UK yourselves, we'll find a trusted replacement driver to do this for you.

From the moment you start to plan your trip to the day you arrive home, Safeguard is there for you to cover every eventuality. Double check that your motorhome insurance policy covers everything you need – and if it doesn't, give us a call. ■

