

## **Thank you for choosing Caravan Cover**

Thank you for covering your caravan with your Club's own specialist and unique Caravan Cover product.

As a discretionary mutual scheme the intention of this document is to explain what the product is all about and how it operates.

### **About your Caravan Cover**

As a Club the Caravan and Motorhome Club is a mutual organisation - effectively owned by you and your fellow members. This allows us to provide our Caravan Cover as a discretionary mutual product to anyone who is a member of your Club. (Please note this does mean that if you end your membership at any point, we won't be able to continue your cover beyond the end date shown on your schedule.)

Our Caravan Cover is not an insurance policy; however we operate and choose to pay claims in a similar way. Plus we provide even better protection (we believe) than an insurer, because all payments we make are discretionary. As such, we are able to go above and beyond when appropriate. In addition, you have the added protection of insurance cover being provided to the Club for your benefit should a claim not be fully paid by us for any reason.

Our Cover is designed to protect you by covering your caravan, equipment and contents against loss or damage from a range of causes including accidental damage, fire, theft, storm, flood and vandalism.

### **How does a discretionary mutual cover work?**

Our Caravan Cover is not an insurance policy; however we operate and choose to pay claims in a very similar way. All the monies received for the Cover from members goes into an account of which we pay claims and running costs. Any surplus is then reinvested back into the Club to benefit our members, by improving sites, products and services - unlike caravan insurance where the surplus is given to the shareholders.

So by choosing Caravan Cover you are providing extra support to your Club.

### **Insurance protection**

Included in your documentation pack is a document called 'Group Insurance Policy'. This is an insurance policy that we have taken out to give you extra protection.

If you make a claim under your Caravan Cover and we are unable to pay for any reason, you can then make a claim under the Group Insurance Policy.

### **Our aims and intentions**

We aim to make sure that you are covered in the event of a loss or damage to your 'home away from home' i.e. your caravan, as well as your equipment and contents, from a range of causes: accidental damage, fire, theft, storm, flood and vandalism. As well as helping you to continue with your holiday or get home if something were to happen.

Our Cover is unable to protect you from a loss if your caravan is being used for business or to make profit, or from mechanical failure, defects or from deterioration due to age or 'wear and tear' (for example panel cracks or delamination of windows).

## Indicative summary of cover and limits

What we may pay will depend on the level of cover you have chosen; **Super** or **Standard**.

- Pay the cost of repairing or replacing damaged parts of the caravan and/or equipment, or;
- In the event of a loss / write off, (depending on your cover) we will pay the **market value** or **new for old** replacement value of your caravan and equipment, up to the amounts shown on your cover schedule.
- **Contents** contained within the locked caravan: A single article limit of 25% of the total limit of cover for contents.
  - **Standard:** we may pay the replacement value on items up to five years of age and market value on items over five years of age subject to this not exceeding the limit of cover for contents.
  - **Super Cover:** we may pay the replacement value on items up to 15 years of age and market value on items over 15 years of age subject to this not exceeding the limit of cover for contents.
- Up to 15 days **Hotel and Caravan Hire Expenses**, if you're away from home and the caravan becomes uninhabitable. The daily rates, payable subject to your caravan's value, are:
  - **Standard Cover:** up to £150 and **Super Cover** is up to £225.
  - **Super Cover:** if the caravan is **stolen or damaged** and can't be repaired or replaced before the pre-booked holiday, we will pay up to £225 (subject to the caravan's value) per day and up to 15 days.
- **Moving and Storage Costs:** if the caravan is disabled and needs to be moved to a repairer or put into storage until it can be repaired and returned.
- **Super Cover only: Miscellaneous expenses** for moving the caravan and/or towing vehicle following an accident or breakdown, or if the driver becomes ill, to the nearest repairer and or hire charges in order to continue a trip. We will pay up to £225 (subject to the caravan's value) per day, up to the maximum amount of **£3,500**.
- **Third Party Public Liability Cover up to £5,000,000**, for all events and cost in one year.
- **Super Cover only: Personal Liability cover up to £5,000,000**, for all events and cost in one year.
- **Personal Accident cover up to £20,000 on Standard or £50,000 on Super Cover**, for you or anyone travelling with you, who's involved in an accident that results in a claim; arising from death or severe injury (for example; loss of sight or use of hand or leg). - limited to under 85 years old.

## Where will you be covered

- You are covered when in the United Kingdom, as well as the Channel Islands and the Isle of Man, plus
- Up to 182 days, in total, on the Continent of Europe in any one period of cover. Please read the Group Insurance Policy document for a full list of countries.

## What Caravan Cover is not designed to pay you for:

- Depreciation, deterioration, manufacturing defects, wear and tear, or damage from: vermin, mildew, rot, water leakage and any gradual operating process.
- Damage to tyres unless caused by an accident to the caravan, or vandalism.
- Repatriation to your home from countries outside the United Kingdom (*have a look at our Red Pennant Overseas Holiday Insurance product at [www.camc.com](http://www.camc.com) if you need this cover*).
- Contents such as cycles, jewellery, cameras, photographic equipment, phones, smart devices and cash.
- In the event of a claim, any excess as shown on your schedule of cover.

## Things to be aware of!

- Whenever your caravan is left unhitched it must be immobilised or protected from theft by use of one or more of the following: a hitch lock, wheel lock, wheel clamp, heavy duty chain with an anchor point and lock, an alarm system which is triggered by external sensors of movement or an immobiliser.
- Where a part is obsolete and unobtainable, the most we may pay is the last known list price of the part and appropriate fitting charge.
- **Super Cover:** caravans that become more than 5 old must be serviced annually for **new for old** cover to apply.

## Changing your caravan

- Any replacement caravan, trailer tent or folding caravan will be automatically covered for the amount you paid, for a period of 14 days, from the time that you collect or take delivery, during which time you must contact us.
- If your new caravan, trailer tent or folding caravan is to be collected/ delivered prior to the sale of your present caravan, both can be covered for 31 days to allow time for sale or disposal of your 'old' caravan - provided you let us know before the collection/delivery date.

## Cancelling your Cover

If you feel that your Caravan Cover doesn't meet your needs we will refund your contribution in full, provided:

- You cancel within 14 days of the start date of your cover or receipt of your Caravan Cover documentation, whichever is later.
- And no claims have been made and nothing has happened which might give rise to a claim.

If you advise us you want to cancel after the first 14 days, provided no claims have been made during the current period of cover and nothing has happened which might give rise to a claim, you will be entitled to a refund of your unused contribution less a £25 administration charge.

If you are paying the contribution by instalments and have made a claim in the current period of cover the full contribution must be paid. You can pay the balance in full or continue paying the monthly instalments until the annual contribution is paid in full.

We reserve the right to cancel your Caravan Cover at any time. If we do, we will give you seven days' notice in writing.

## Making sure your details are correct

Please check that the details shown on your Caravan Cover Schedule are correct.

It's important you keep us up to date with anything that might affect your cover, including replacing your caravan, trailer tent or folding caravan. If you don't, this may affect how we deal with a claim or even invalidate your cover.

### And don't forget to:

- Register your caravan with CRiS, the industry's registration scheme.
- Keep your CRiS and service documents somewhere safe and not in your caravan.
- Maintain all your receipts for your covered equipment, contents and any expenses you might want to claim for.

If you have any questions about this or want to update your details, please contact us by telephone: 01342 336 610.

### Claims procedure

If an incident happens you should take any immediate action you think is necessary to protect your caravan, equipment and contents from further damage, provided it is safe to do so.

You must also remember that:

1. If you are involved in an incident involving a third party while you are towing, you'll need to notify your motor insurer.
2. You or any member of your family or friends who are covered by Caravan Cover **must not admit liability** for, or offer to settle, any claim without the Club's prior written permission.
3. You or any member of your family or friends covered by Caravan Cover must give the Club whatever co-operation, information and assistance is reasonably required in dealing with any claim under your cover.

### Making a claim

1. If your caravan has been stolen, notify the police immediately and call 01342 607 019 to let us know.
2. For all claims: for information on how to submit a claim, please visit our website: [www.camc.com](http://www.camc.com)
3. Alternatively, please call our claims team on 0345 300 4641 for assistance.
4. When submitting your claim form, you will need to provide the following documents:
  - **Proof of purchase** for your caravan.
  - **Proof of ownership** for items stolen, including receipts, manuals or pictures.

And depending on your claim type we may ask for other documentation/evidence.

Any false or fraudulent claim may result in: us recovering any claims paid and associated costs; us cancelling your cover from the date of the fraudulent act without returning any contributions paid. In addition your membership of the Caravan and Motorhome Club may be reviewed under the Club rules and Bye-Laws and as a result of that review your eligibility for membership and/or for other Club products and services may be terminated.

### Your right to complain

We only exist for you, so we make every effort to provide the highest service standards. If you feel that our service has failed to meet the standard you expect, please contact us.

- By email: [escalations@camc.com](mailto:escalations@camc.com)
- By telephone: 01342 326 944 Phone lines open Monday - Friday 8.45am to 5.30pm.
- In writing: Caravan Cover Complaints, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA.

### USEFUL TELEPHONE NUMBERS:

Caravan Cover Administration: **01342 336 610**

Claims: **0345 300 4641**