

Overseas Holiday Insurance

Red Pennant
European Motoring Cover

Single-Trip, Annual Multi-Trip
and Long Stay Insurance Policies

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USEFUL TELEPHONE NUMBERS

Breakdown Assistance

From abroad:

0044 1342 336606 / 00800 1907 1907

From UK:

01342 336606 / 00800 1907 1907

Policy Administration

+44 (0)1342 336633

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General Definitions

Definitions

The words listed below when shown in bold text will always have the meanings listed next to them.

Abandon/Abandoned

When **you** are required to leave **your insured vehicle/secondary vehicle** following an insured incident either to continue **your trip** by other means or to enable **the Club** to repatriate **your** vehicle.

Breakdown

An event which renders **you** unable to commence, continue or complete a journey as a result of **your** vehicle being unsafe to drive or being immobilised; due to a mechanical or electrical fault, a flat battery, a flat tyre, vandalism, a fire, a theft or an attempted theft, an accident, having mis-fuelled or where **you** are unable to access **your** vehicle due to **your** keys being faulty, broken in the lock or locked in the vehicle.

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause disruption of infrastructure.

Home

The address where you live in the United Kingdom, Channel Islands or Isle of Man and where **you** are registered with a General Practitioner.

Home Country

The United Kingdom, Channel Islands or the Isle of Man.

Insured Vehicle

Car; motorhome, touring caravan and trailers as shown on the **policy schedule** and meets the vehicle eligibility criteria.

Market Value

The current **market value** in the **UK**. Based on equivalent age, make, recorded mileage and model.

Medical Practitioner

A registered practicing member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with.

Policy Schedule

The document issued by **the Club** which sets out the names of the **insured persons**, area of cover, level of cover, type of policy, period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Public Transport

A company operating under a licence to carry passengers, working to a published timetable and / or published fares. This includes but is not necessarily limited to airlines, taxi firms, coach, ferry and rail operators.

Secondary Vehicle

Micro car or mini car and meets the secondary vehicle criteria in vehicle eligibility.

The Club

Caravan and Motorhome Club.

Travel and Accommodation Costs

The following costs that have been paid or are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, administration fees, non-refundable site fees, change fees, overseas sit night vouchers, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, car hire, and airport hotel.

Trip

A single journey that begins and ends in **your home country**, starting when **you** leave **your home** address to travel to **your** departure point to begin **your** journey.

The start and end dates when cover under this policy applies, (except for “Cover Before You Leave the UK”) are detailed on **your policy schedule** for single **trip** policies or in the case of Annual Multi

Trip policies, is the duration limit of each single journey taken in a 12-month period.

In certain circumstances cover will cease at a different time to the stated end date on **your policy schedule** or **your** stated duration limit. For clarification, cover under **your** trip ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**, unless **you** have purchased an Annual Multi trip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual Multi Trip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.

UK

England, Scotland, Wales, the Isle Man and the Channel Islands and meets the residential eligibility criteria.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

We / Us / Our

Tedaisy Underwriting Limited, administering policies on behalf of the insurers, Astrenska Insurance Limited.

You / Your / Insured Person

Each person named on the **Policy Schedule**.

Policy Information

About your Contract of Insurance

This policy wording and **your policy schedule** form a contract of insurance between the underwriters, and those people specified on **your policy schedule** and must be read together. Please check **your policy schedule** carefully to ensure the cover **you** have purchased meets **your** needs. This contract is only valid when **you** have a valid **policy schedule** and have paid the appropriate premium. Any questions **you** have can be checked online under the Frequently Asked Questions section available at <https://www.caravanclub.co.uk/faqs/> or **you** can talk to **the Club** on 01342 336633.

Both **we** and **you** are entitled to choose the law applicable to the insurance. **We** propose English Law and in the absence of any agreement to the contrary, English Law will apply.

This policy is administered by Tedaisy Underwriting Limited on behalf of Astrenska Insurance Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority FRN: 202846. These details can be checked on the Financial Services Register at: <https://www.fca.org.uk/>.

European Motor Breakdown Cover

This policy is designed to provide European motor **breakdown** assistance only, this is not a **UK motor breakdown** policy and is not suitable for any **trips you** take solely within the **UK**.

Cancelling or Amending Your Policy

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** needs. If **you** cancel within 14 days of the receipt of **your** documentation and **you** have not started a **trip** or made or intend to make a claim, **we** will give **you** a full refund. If **you** cancel outside of the 14-day cooling-off period, no premium will be refunded. However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover, those exceptional circumstances being bereavement or an unexpected change to **your** policy resulting in **us** being unable to

continue covering **you**. Any refund is subject to an administration fee. The unused premium will be calculated on a sliding scale basis as follows:

Refund scale outside the 14-day cooling off period for exceptional circumstances only.

(1) Single Trip Policies Before Travel

75% refund.

No refund can be given once a trip has started.

(2) Annual Multi Trip Policies

Number of months policy was live	% Refund
1 month	75%
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
7 months	20%
8 months	15%
9 months	10%
10 months	5%
11 months	0%
12 months	0%

Administration fee – if **you** amend or cancel **your** policy during **your** policy period, **we** will be unable to refund any amounts of £5 or less. Similarly, if **you** make any changes to **your** policy during the policy period, **we** will only request any charges from **you** if the amount is over £5.

We may cancel **your** policy by giving **you** 14 days' notice in writing, if this happens, **we** will refund the unused premium in line with the above scale and advise **you** the reason for the cancellation. Reasons can be (but not limited to) **you** failing to pay the full and correct premium, or the vehicle does not meet the vehicle eligibility criteria. Once **your** policy has been cancelled **your** cover will end and **you** will not be able to make a claim.

Fraud

If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists from the date of the fraudulent claim and the premium paid will be lost.

Any benefits received by **you** for any claim found to be fraudulent, must be repaid to us. **We** may inform the police or the appropriate authorities of the circumstances.

Residential Eligibility

To be eligible to purchase this policy **your home** address must be in the **UK** and **you** must be registered with a General Practitioner in the **UK**. **You** must not have spent more than 6 months within the last 12 months (from date of issue) abroad.

Vehicle Eligibility

All drivers of the vehicle must be listed as an insured person on the **policy schedule**, aged 18 years or more and possess a current full driving licence (and towing license if applicable).

The vehicle must be fully serviced and maintained in accordance with the manufacturer's specifications and have a current valid M.O.T schedule, insurance, and a full-service history.

The **insured vehicle** must be 15 years (or under) at the time you purchase this policy for standard cover, and 12 years (or under) for plus cover.

Unless **the Club** have agreed in writing, and **you** have paid the appropriate additional premium.

The maximum vehicle weight and dimensions (including any load carried): length 8m (shipping length), height 3m, width 2.55m or 4.25 tonnes (gross weight). Unless agreed by **us**.

Any **secondary vehicle** must not exceed the following dimensions: length 3.7m, height 1.6m and width 1.7m.

The vehicle must not be carrying more passengers than the manufacturer's limit and a maximum of 10, including the driver.

Renewing Annual Multi Trip Policies

We write to **you** at least 3 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. **The Club** will remind **you** to tell **us** about any changes to **your** personal circumstances, including change of vehicle. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **you** receive the policy documentation and **you** have not travelled on the policy or have not made or are intending to make a claim under the renewed policy. Partial Refunds for the unused portion of premium outside the 14-day cooling off period are only available for exceptional circumstances.

Purchasing After Your Trip Has Started

It is possible to purchase a policy up to the point **you** board **your** transportation for **your** international departure. However, if **you** are aware of a reason to make a claim at the time of purchase, **your** claim will not be covered.

Automatic Policy Extensions

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home**.

When Cover Starts and Ends

Single Trip

Cover under "Cover Before You Leave the UK" begins 48 hours prior to **your** planned day of departure and cover under the "Cancellation" section begins 14 days prior to **your** planned day of departure. Once **you** leave **home** to start the **trip**, "Cover before You Leave the UK" and "Cancellation" cover ends, and all other sections of the policy begins.

Cover under all sections of the policy ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**; Or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.

Long Stay

Cover under “Cover Before You Leave the UK” begins 48 hours prior to **your** planned day of departure and cover under the “Motor Breakdown/Accident Trip Cancellation” section begins 14 days prior to **your** planned day of departure. Once **you** leave **home** to start the trip, “Cover before You Leave the UK” and “Motor Breakdown/Accident Trip Cancellation” cover ends, and all other sections of the policy begins.

Cover under all sections of the policy ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**; Or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.

Return Trip(s) home for Long Stay Policies

You are entitled to two return visits to **your home country** (7 days per **trip**) before **your** intended return date shown on **your policy schedule** up to a maximum duration of 14 days in total in one insured period. All benefits are suspended on this policy from the time **you** arrive in **your home country** and will only resume 48 hours after **your** return to **your** overseas destination. There is no cover for motor **breakdown** claims as a result of **your** outfit being left unattended and/or immobile.

Annual Multi Trip

Cover under “Cover Before You Leave the UK” on page 14 is effective from the start date of **your** policy period as shown on **your policy schedule** or when **you** book a **trip**, depending on which happens last. Once you leave **home** to start the **trip**, cover under all other sections of the policy, begins. If **you** have multiple trips booked, cancellation cover is effective until **you** leave **home** to start each **trip**. If a booked trip falls after the date **your** policy is due to renew, **you** must pay the premium to renew **your** policy for cover to continue.

Cover under all sections of the policy ends:

- At midnight on the end date shown on **your policy schedule** even if **you** have not returned **home**; Or
- At midnight of the day, **you** reach the policy maximum **trip** duration; or
- When **you** return to **your home** address in the **UK** even if this is before **your** booked return date.

Trip Limits

Annual Multi Trip policies: - The maximum number of days that **you** can spend abroad must not exceed 31 days. This can be increased to 45 or 66 days (subject to the appropriate premium having been paid and is shown on **your policy schedule**). If **your** policy renews during a **trip**, then the maximum limit applies to the whole **trip**.

Single Trip Policies: - The maximum duration of any one **trip** is 122 days (subject to the appropriate premium having been paid and shown on **your policy schedule**).

Long Stay policies: - The maximum duration of any one **trip** is 365 days (subject to the appropriate premium having been paid and shown on **your policy schedule**)).

Sums Insured

Each section of the policy has a limit on the amount **we** will pay, called the sum insured. The amount **we** pay up to varies by level of cover. Some sections of cover are not available under Standard cover. The sums insured and inner limits for each section are set out in the [Table of Benefits](#) on pages 12-13. Please check **your policy schedule** to ensure the level of cover **you** have purchased meets **your** needs.

Upgrades

The following upgrades are available to be purchased for an additional premium:

1. Pet Repatriation.

Covered Area

Albania, Andorra, Austria, Balearic Islands, Belgium, Bosnia-Herzegovina, Bulgaria, The Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands*, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Ireland, Italy, Kosovo*, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Moldova*, Montenegro, Morocco*, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine*, Vatican City.

Making A Claim

First, check **your policy schedule** and the appropriate section of **your policy wording** to make sure that what **you** are claiming for is covered. **You** can set up a claim by post, telephone or email, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence on page 10.

- Post:
Red Pennant Claims Unit
Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN
- Telephone: 0208 865 3122
- Email: TravelClaims@collinsongroup.com

All claims must be submitted within 60 days of **your** return from **your trip**. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that

* **The Club** are unable to offer motoring assistance to these countries – **you** are advised to arrange and pay for **your** own assistance and submit a claim for consideration on **your** return home.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS, if **we** are unable to meet **our** obligations. More information can be obtained from the www.fscs.org.uk website.

payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims services are administered by Collinson Insurance Services Ltd.

24-Hour Emergency Breakdown Assistance

- From abroad: 0044 1342 336606 / 00800 1907 1907.
From UK: 01342 336606 / 00800 1907 1907.

Making A Claim

Claims Evidence

Before a claim can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be

asked to provide. Depending on the details of each claim **we** may ask for additional or different supporting documentation to that listed overleaf.

Section(s)	Documentation
All sections	<ul style="list-style-type: none"> • Policy Schedule. • Proof that you booked travel and accommodation, such as a booking invoice. • Evidence of service history/MOT.
Breakdown Cover before you leave the UK Motor Cancellation Breakdown Cover at Home	<ul style="list-style-type: none"> • Confirmation of all cancellation(s) including any refunds already given. • Police Report/Traffic Accident Report. • Booking terms and conditions. • Invoices and receipts for your expenses. • Receipts and confirmation of any payments you have made. • Unused ferry/train tickets • Garage report • Medical report confirming driver is not fit to drive.
Breakdown Cover Roadside Assistance Continuation of Holiday Travel Continuation of Holiday Accommodation Location and dispatch of spare parts Replacement Vehicle on return home Caravan, Motorhome or Trailer tents on hire	<ul style="list-style-type: none"> • Confirmation of all cancellation(s) including any refunds already given. • Police Report/Traffic Accident Report. • Booking terms and conditions. • Invoices and receipts for your expenses. • Receipts and confirmation of any payments you have made. • Pre-booked/pre-paid trip itinerary. • Unused ferry/train tickets. • Garage report. • Confirmation of pre-booked and paid hire. • Medical report confirming driver is not fit to drive.
Vehicle and Passenger Repatriation	<ul style="list-style-type: none"> • Police Incident Report/Traffic Accident Report. • Garage report. • Medical report confirming driver is not fit to drive. • Unused ferry/train tickets.

General Conditions

The following conditions apply to all sections of the wording:

1. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers given change after the policy was purchased, **you** must notify **us** of this change.
2. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
3. **We** can request specific information to assess **your** claim see [claims evidence](#) on page 10 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed if required due to the circumstances of **your** claim at **your** cost.
4. If a claim is found to be fraudulent in any way, including use of fraudulent means to obtain any benefit, this policy shall become void meaning it never existed, and the premium paid will be lost. Any benefits received by **you** for any claim found to be fraudulent, must be repaid to **us**. **We** may inform the police or other appropriate authorities of the circumstances.
5. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
6. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
7. If at the time of any incident, loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
8. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
9. **You** must follow the "Important Information" where listed under individual sections of the policy.

Table of Benefits

Limits are per party, per incident unless otherwise stated.

Section	Cover	Standard Cover	Plus Cover
		Up to	Up to
1	Cover before you leave the UK		
	Breakdown Assistance in the UK		
	Breakdown assistance at home and/or towing to nearest garage	£250	£500
	Emergency labour costs	£250	-
	Emergency labour and spare parts	-	£500
	Roadside Assistance and towing to the nearest garage	Total Cost	Total Cost
	Motor Breakdown/Accident – Trip Cancellation	£2,000	£4,000
2	Breakdown Cover		
	Breakdown Assistance		
	Roadside Assistance and Towing to nearest garage	Total Cost	Total Cost
	Emergency labour costs	£250	-
	Emergency labour and spare parts costs	-	£500
	Storage Costs	£35 per day up to £350	£70 per day up to £700
	Assistance if stuck on soft ground at campsite	£250	£500
	Continuation of Holiday Travel		
	Hire car of equivalent or smaller replacement vehicle, or transporting you by rail, or Economy airfare, or transporting you by rail (economy class for standard cover or first class for plus cover).	£2,000	£4,000
	Continuation of Holiday Accommodation (A or B)	£2,000	£4,000
A	Additional Accommodation (per person, per day)	£75	£150
	Additional meal expenses (per person, per day)	£15	£30
B	Hire of caravan, motorhome, or trailer tent, or self-catering accommodation (per day)	£100	£200
	Additional Ferry costs	Additional Costs	Additional Costs
	Location and Dispatch of Spare Parts	Total Cost	Total Cost
	Caravan, Motorhome or Trailer Tent on Hire	£20 per day up to £1,000	£40 per day up to £2,000

Section	Cover	Standard Cover	Plus Cover
		Up to	Up to
3	Vehicle and Passenger Repatriation		
	Getting You and Your Insured Vehicle Home		
	Recovery of your vehicle home	Total Cost or up to Market value	Total Cost or up to Market value
	Collection of repaired vehicle(s)	£1,000 (including £15 for additional meal expenses per day)	Total Cost (including £30 for additional meal expenses per day)
	Storage Costs	£35 per day up to £350	£70 per day up to £700
	Chauffeured recovery	Additional Cost	Additional Cost
	Overnight accommodation (per person, per day)	£75	£150
	Additional meal expenses (per person, per day)	£15	£30
	Hire Car	Total Cost	Total Cost
	Rail Fare	Total Cost of 2nd Class	Total Cost of 1st Class
	Economy Air Fare	Total Cost	Total Cost
	Repatriation of Secondary Vehicle	Total Cost	Total Cost
	Replacement Vehicle on Return Home	£35 per day up to £490	£70 per day up to £980
4	Pet Repatriation (Optional Cover)		
	Pet Repatriation	Total Cost	Total Cost
5	Personal Liability and Legal Sections of Cover		
	Personal Liability	£1,000,000	£2,000,000
	Legal	Up to £25,000	Up to £50,000
6	Emergency Calls to the Club		
	Calls	£30	£60

Motor Breakdown

1. Cover Before You Leave The UK

The following sections provide cover when **your trip** is disrupted before **you** leave the UK.

IMPORTANT INFORMATION

Repairs

- **We** do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).

Repatriation of Vehicle

- In the event of the **insured vehicle/secondary vehicle** being badly damaged, **the Club** reserve the right to pay the **market value** of the vehicle(s) in cases where the cost of repatriation exceeds the **market value**. However, if **you** disagree to this and request repatriation of the vehicle(s), **we** reserve the right to recover costs from **you** if upon return to **your home country** the vehicle(s) is/are declared a total loss and not repaired.

Replacement/hired Vehicle

- **We** cannot guarantee that hired vehicles will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a vehicle of the same size as **yours**, but we cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle. **We** cannot guarantee that motorhomes will be available for hire and where necessary alternative transport and accommodation will be arranged subject to availability.

Knowing your trip would be disrupted

- There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** in the knowledge that **your** vehicle needs repair/roadside assistance.

Documentation to validate your claim

- Please refer to the claims evidence to ensure **you** have the correct documentation to validate **your** claim.

Foreign, Commonwealth and Development Office (FCDO) travel advisories

- From time to time the FCDO will advise to only undertake essential travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO's advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. **You** may be able to travel with full cover if **we** authorise in writing that **your trip** is essential before **you** depart. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).

If the FCDO have advised against *all* travel to **your** destination, there is no cover under this policy. **We** recommend that **you** check the latest advice regularly as from time to time it can change, sometimes at short notice.

For more information **you** can visit www.gov.uk/foreign-travel-advice.

Government restrictions

- There is no cover available where a cancellation or disruption is the result of a regulation, or action of a government restricting travel such as locking down an area, outlawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. Government restrictions does not include putting health checks or medical testing requirements in place.

Requirement to provide a police report

- **You** must report a break in or attempted theft within 24 hours to the police and provide **us** with a police report.

Where to go if you are making a claim for equipment, fittings or contents

- This policy does not cover **you** for any loss/damage or malfunction of any of **your** appliances/fixtures or fittings that do not impact the safety or mobility of **your** vehicle. **You** should always contact **your** motorhome or caravan insurance provider to see if **you** have appropriate cover with them.

Cover Before You Leave The UK Exclusions

The following exclusions apply to all "Cover Before You Leave the UK" sections.

You are not covered for:

1. The **insured vehicle/secondary vehicle** where they do not meet the vehicle eligibility.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any **trip** solely within **your home country**.
4. Any claim which does not affect the mobility, safety or security of the **insured vehicle/secondary vehicle**. E.g. motor mover, awnings or air conditioning.
5. Any damage to windscreens or windows. Windows and glass which does not effect the mobility, safety or security of the vehicle.
6. Any loss or shortage of fuel or oil for any reason or for claims resulting from seizure or overheating due to lack of oil or water or frost damage
7. Any damage or repair costs as a result of breaking into the **insured vehicle/secondary vehicle** because **your** keys have been lost or stolen.
8. Any claim as a result of the vehicle tyres being below the legal tread limit or the vehicle being overloaded and/or there is no serviceable spare tyre/wheel. If **your** vehicle does not carry

a spare by design, for cover to apply **you** must provide the manufacturers approved puncture repair kit. A key that will allow the wheel to be removed must be available.

9. **Insured vehicle/secondary vehicle** where they are used for and/or involved in motor racing, off road use (away from public roads and over rough terrain or small track roads not suitable for vehicle use), rallies, speed or duration tests or practising for such events. (Access to and on campsites is allowed).
10. The **insured vehicle/secondary vehicle** is used for hire or reward.
11. Any claim due to **your** neglect to ensure the safety and security of the **insured vehicle/secondary vehicle**.
12. Any claims for 'loss of use' of a caravan or motorhome in **your home country** during any period other than **your** specified **trip** dates.
13. Any disinclination to travel.
14. Any damage to paintwork/accessories or other cosmetic items.
15. Any claim that is or may be affected by being under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
16. Any claim that is or may be affected by being under the influence and/or miss-use of alcohol which is evidenced by one of the following:
 - a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to the **breakdown**.
 - the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - a witness report from a 3rd party or a police incident report.
 - **your** own admission.

17. Any of the following regarding replacement hire vehicles.
- The cost of any personal accident insurance/ or other benefit.
 - The cost of any fuel or oil used or penalties.
 - Any damage or loss of use of the hire vehicle.
 - Any **breakdown** cover for the hire vehicle.
 - Any costs for replacement parts or labour for the hire vehicle.
 - Any excess imposed by the hire car provider.
 - The cost of a hire vehicle without agreement by **the Club**.
 - Additional charges of hire for returning the hire vehicle back to the supplier.
 - Any costs incurred for the hired vehicle after **you** have returned **home** or **your** vehicle has been repaired or repatriated - whichever is the later (this does not apply to “replacement vehicle on **your** return **home**”).
18. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
19. Any Claim caused by **Cyber Terrorism**.
20. Any claim arising from radioactive contamination, use of or threat of nuclear, chemical, and biological weapons of mass destruction.
21. Any claim arising from **war** and **war** like activities whether declared or not.

Breakdown In The UK

Description of Cover

This section provides cover as soon as **your insured vehicle** becomes unusable for a reason listed under “*When cover applies*”. **We** will pay up to the sum insured to either assist **you** in continuing **your trip** or tow the **insured vehicle** to the nearest garage and repatriate **you** to **your home**. **Our breakdown** assistance will provide:

- a) **Breakdown** assistance at **home** and or towing to **your** local garage; or
- b) Roadside assistance and towing to the nearest garage;
- c) **Standard Cover Only** – Up to £250 in emergency labour costs which enable **your trip** to continue;
- d) **Plus Cover Only** – Up to £500 in emergency labour and spare parts costs which enable **your trip** to continue.
- e) **Your** repatriation **home**.
- f) Emergency labour costs to secure the vehicle after a break-in or attempted theft.

IMPORTANT INFORMATION

- **We** do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).
- **You** must report a break-in or attempted theft within 24 hours to the police and provide **us** with a police report.

✓ When cover applies

1. Within 48 hours of **your** planned day of departure **your insured vehicle** becomes unusable due to a **breakdown** (excluding accident, fire or theft); or
2. A **breakdown** occurs after **you** have left **your home** on **your** way to **your** international departure point.

✗ There is no cover for

1. Any repairs where the mobility, safety or security of the **insured vehicle/secondary vehicle** is not affected.
2. Claims where **you** were aware of the incident prior to purchasing this insurance or booking **your trip** (whichever the later).
3. Costs that have not been agreed or authorised by **the Club**.
4. Claims costs that exceed the sum insured.
5. Labour costs that exceed the cover limit **you** have purchased.
6. Where **you** have not obtained a police/ accident report within 24 hours of the incident.
7. The cost of any replacement tyres or replacement spare tyres.
8. Anything listed under cover before **you** leave the UK Exclusions.

Motor Breakdown/Accident – Trip Cancellation

Description of Cover

If an event occurs listed under “When cover applies” we will pay up to the sum insured for unused **travel and accommodation costs** when you are unexpectedly forced to cancel **your trip**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. After an accident, fire or theft, or attempted theft of the insured vehicle occurring within 14 days prior to your planned date of departure and the repairs cannot be carried out/vehicle has not been located in time for you to start your trip. 2. You are involved in a road accident on your way to your departure point and the insured vehicle repair costs exceed the current market value of the insured vehicle (total loss). 3. Following a valid claim under “cover before you leave the UK” and costs to continue your planned trip exceed the costs of cancellation. 	<ol style="list-style-type: none"> 1. Claims where you were aware of the incident prior to purchasing this insurance or booking your trip (whichever is last). 2. Any additional costs incurred because you delayed cancelling the trip. 3. Claims costs that exceed the cancellation limit. 4. Claims relating to point 1 that are not as a result of an accident, fire or theft within 14 days prior to your planned date of departure. 5. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. 6. Travel and accommodation costs refundable from another source. 7. Claims when a regulation, action or advice of a government prevent you from undertaking your trip. 8. Where you have not obtained a police or accident report within 24 hours of the accident, fire, theft or attempted theft. 9. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming you are not fit to drive. 10. Anything listed under <u>cover before you leave the UK Exclusions</u>.

IMPORTANT INFORMATION

You cannot claim under this section if **we** have already provided assistance under “Continuation of Travel in the UK” sections for the same insured reason where **you** did not follow the advice or guidance.

2. Breakdown Cover

The following sections provide cover when **your trip** is disrupted after **you** have left the **UK** and **you** require breakdown assistance abroad.

IMPORTANT INFORMATION

• Repatriation of Vehicle

In the event of the **insured vehicle/secondary vehicle** being badly damaged, **the Club** reserve the right to pay the **market value** of the vehicle(s) in cases where the cost of repatriation exceeds the **market value**. However, if **you** disagree to this and request repatriation of the vehicle(s), **we** reserve the right to recover costs from **you** if upon return to **your home country** the vehicle(s) is/are declared a total loss and not repaired.

• Repatriation of Car and Caravan/trailer tent outfits

We will recover both vehicles together in one transporter operation only. **The Club** reserves the right to employ other means. All parts and contents must be secured in the vehicle(s) prior to collection.

• Abandonment of Vehicle(s)

You must not **abandon** any vehicle on campsites which are unattended, or likely to be unattended within three weeks of abandonment. **You** must move vehicles to a place of safety to await collection. **You** must also instruct **your** vehicle insurer to maintain cover from the time of abandonment to the time of delivery. **We** will not accept responsibility for loss or damage to the vehicle(s) or contents during this period.

• Repairs

We do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).

• Replacement/hired Vehicle

We cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do our best to arrange a vehicle of the same size as **yours**, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle.

• Knowing your trip would be disrupted

There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** in the knowledge that **your** vehicle needs repair/roadside assistance.

• Documentation to validate your claim

Please refer to the claims evidence to ensure **you** have the correct documentation to validate **your** claim.

• Foreign, Commonwealth and Development Office (FCDO) travel advisories

From time to time the FCDO will advise to only undertake *essential* travel to a particular destination. If **your trip** is not essential and **you** choose to travel contrary to the FCDO’s advice, **we** will only cover a claim if the cause is not linked to the reason for the advice. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).

If the FCDO have advised against *all* travel to **your** destination, there is no cover under this policy. **We** recommend that **you** check the latest advice regularly as from time to time it can change, sometimes at short notice. For more information **you** can visit www.gov.uk/foreign-travel-advice.

- **Government restrictions**
There is no cover available where a cancellation or disruption is the result of a regulation, or action of a government restricting travel such as locking down an area, outlawing travel, shutting borders or revoking visas. This exclusion applies regardless of such restrictions not being in place at the time **you** booked the **trip**. Government restrictions does not include putting health checks or medical testing requirements in place.
- **Alcohol/tobacco**
We will not be liable for the transport of alcohol, tobacco or other goods that may be subject to scrutiny from Government officials or Agencies.
- **Vehicle Insurance**
If the vehicles insurance policy provides for the recovery of the vehicle in the event of an accident, **the club** reserves the right to negotiate with the insurer in order to obtain a proportion of the cost of recovery.
- **Requirement to report break in or attempted theft**
You must report a break in or attempted theft within 24 hours to the police and provide **us** with a police report.
- **Where to go if you are making a claim for equipment, fittings or contents**
This policy does not cover **you** for any loss/damage or malfunction of any of **your** appliances/fixtures or fittings that do not impact the safety or mobility of **your** vehicle. **You** should always contact **your** motorhome or caravan insurance provider to see if **you** have appropriate cover with them.

Breakdown Cover Exclusions

The following apply to all Breakdown Cover sections.

You are not covered for:

1. The **insured vehicle/secondary vehicle** when they do not meet the [vehicle eligibility](#).
2. Any claim resulting from **breakdown** that is not unknown or unforeseen.

3. Any claim which does not affect the mobility, safety or security of the **insured vehicle/secondary vehicle**.
4. Any loss or shortage of fuel or oil for any reason or for claims resulting from seizure or overheating due to lack of oil or water or frost damage.
5. Any damage to windscreens, windows or tyres. Windows and glass which does not effect the mobility, safety or security of the vehicle.
6. Any damage or costs to repair any damage as a result of breaking into the **insured vehicle/secondary vehicle** because **your** keys have been lost or stolen.
7. Any claim as a result of the vehicle tyres being below the legal tread limit or the vehicle being overloaded and/or there is no serviceable spare tyre/wheel. If **your** vehicle does not carry a spare by design, for cover to apply **you** must provide the manufacturers approved puncture repair kit. A key that will allow the wheel to be removed must be available.
8. If **you** travelled against the advice of the Foreign, Commonwealth and Development Office (FCDO) and the cause of the claim is related to the advisory unless **we** provided cover in writing. See information on [Essential Travel](#).
9. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
10. The **insured vehicle/secondary vehicle** used for and/or involved in motor racing, off road use (away from public roads and over rough terrain or small track roads not suitable for vehicle use), rallies, speed or duration tests or practising for such events. (Access to and on campsites is allowed).
11. The **insured vehicle/secondary vehicle** used for hire or reward.
12. Any damage to paintwork/accessories or other cosmetic items.
13. Any claim due to **your** neglect to ensure the safety and security of the **insured vehicle/secondary vehicle**.
14. Any claim arising from radioactive contamination, use of nuclear, chemical, and biological weapons of mass destruction.
15. Any damage to paintwork/accessories or other cosmetic items.
16. Any claim that is or may be affected by being under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
17. Any claim that is or may be affected by being under the influence and/or miss-use of alcohol which is evidenced by one of the following:
 - a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to the **breakdown**.
 - the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - a witness report from a 3rd party or a police incident report.
 - **your** own admission.
18. Any of the following regarding replacement hire vehicles.
 - The cost of any personal accident insurance/or other benefit.
 - The cost of any fuel or oil used or penalties.
 - Any damage or loss of use of the hire vehicle.
 - Any costs for replacement parts or labour for the hire vehicle.
 - Any excess imposed by the hire care provider.
 - The cost of a hire vehicle without agreement by **the Club**.
 - Additional charges of hire for returning the hire vehicle back to the supplier.
 - Any costs incurred for the hired vehicle after **you** have returned **home** or **your** vehicle has been repaired or repatriated – whichever the later (this does not apply to “replacement vehicle on **your** return **home**).

19. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any trade or economic sanctions law or regulation.
20. Any Claim caused by **Cyber Terrorism**.
21. Any claim arising from radioactive contamination, use of nuclear, chemical, and biological weapons of mass destruction.
22. Any claim arising from **war** and **war** like activities whether declared or not.

Breakdown assistance

Description of cover

This section provides cover for necessary **breakdown** assistance costs as soon as **your insured vehicle** becomes unusable for a reason listed under “When cover applies”. **We** will pay up to the sum insured to assist **you** in continuing **your trip** abroad. **Our breakdown** assistance will provide:

- Roadside assistance and towing to the nearest garage; and
- Standard Cover Only** – Up to £250 in emergency labour costs which enable **your trip** to continue; or
- Plus Cover Only** - Up to £500 in emergency labour and spare parts costs which enable **your trip** to continue; and

- Emergency repairs to secure vehicle in the event of a break-in or attempted theft.
- In the event that the **secondary vehicle** has a **breakdown**, it will be towed to the location of the motorhome, to be recovered **home** by **you** and on **your** trailer.

IMPORTANT INFORMATION

- We** do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).
- You** must report a break-in or attempted theft within 24 hours to the police and provide **us** with a police report.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> A breakdown of your insured vehicle/secondary vehicle whilst you are abroad. Assistance if stuck on soft ground at a campsite. 	<ol style="list-style-type: none"> Any repairs where the mobility, safety or security of the insured vehicle/secondary vehicle is not affected. Costs that have not been agreed or authorised by the Club. Claims costs that exceed the <u>sum insured</u>. Claims where you were aware of the incident prior to purchasing this insurance or booking your trip (whichever is last). Labour costs that exceed the cover limit you have purchased. Where you have not obtained a police/accident or accident report within 24 hours of the incident. The cost of any replacement tyres or replacement spare tyres. Claims where we have already provided assistance for the same incident within the same insured trip where you did not follow the advice or guidance. Anything listed under the <u>Breakdown Cover Exclusions</u>.

Continuation of Holiday Travel

Description of cover

In the event that **you** have a valid claim under sections “*Breakdown in the UK*” or “*Breakdown Assistance*” for a reason listed under “*When cover applies*” if **you** require alternative transport to continue **your trip** whilst **your** vehicle is being repaired up to the sum insured for;

- The hire of an equivalent or smaller replacement vehicle (of the broken-down vehicle); Or
- Transporting **you** by economy air fare.

- Transporting **you** by rail up to the sum insured (if the insured driver has been declared medically unfit to drive).

IMPORTANT INFORMATION

- Cover under this section of the policy will cease once the broken-down vehicle has been repaired or **we** have agreed to transport **your** vehicle back **home**, whichever is first.
- This section will not cover **you** for costs **you** incur beyond the sum insured if **you** decide to continue **your trip**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> If your insured vehicle/secondary vehicle cannot be repaired on the same day as a result of a breakdown. If the breakdown of the trailer carrying the secondary vehicle and the repairs cannot be completed on the same day. 	<ol style="list-style-type: none"> Any repairs where the mobility, safety or security of the vehicle is not affected. Costs if you don't have a valid claim under “<i>Breakdown Assistance</i>”. Costs that have not been agreed or authorised by the Club. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming you are not fit to drive. Anything listed under the <u>Breakdown Cover Exclusions</u>.

Continuation of Holiday Accommodation

Description of cover

In the event that **you** have a valid claim under “*Breakdown Assistance*” for a reason listed under “*When cover applies*” and **you** wish to continue **your trip**, **we** will provide cover up to the sum insured for either.

- a) Alternative overnight accommodation on a bed and breakfast basis and additional meal expenses; Or
- b) The hire of a motorhome, a caravan, trailer-tent, tent or self-catering accommodation.

IMPORTANT INFORMATION

- For cover to apply **you** must have pre-booked/pre-paid accommodation or site bookings. **We** are unable to provide cover for additional accommodation/site fees if **you** have no booking, as these are costs that **you** would have reasonably expected to pay.
- Cover under this section of the policy will cease once the broken-down vehicle has been repaired or at the end of the planned **trip**, whichever is first.
- This section will not cover **you** for costs **you** incur beyond the sum insured if **you** decide to continue **your trip**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. If your insured vehicle/Secondary vehicle cannot be repaired on the same day as a result of a breakdown. 	<ol style="list-style-type: none"> 1. Accommodation or extra meal expenses where your holiday accommodation is accessible. 2. Gratuities, except where a service charge has been automatically applied on bills or receipts. 3. Costs if you don't have a valid claim under “<i>Breakdown Assistance</i>”. 4. Costs that have not been agreed or authorised by the Club. 5. Anything listed under the Breakdown Cover Exclusions.

Location and Dispatch of Spare Parts

Description of cover

This section will provide cover under “*When cover applies*” for essential repairs following a **breakdown** and the **insured vehicle/secondary vehicle** is immobile because spare parts are not readily available.

IMPORTANT INFORMATION

- **We** do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).

- **You** will need to pay the supplier for any spare parts, and **we** will arrange the shipping.
- Estimated delivery periods are given based on normal experience and the availability of a spare part, however, no specific guarantee can be given.
- For any non-**UK** specification vehicles, **you** must provide the name and address of a **UK** supplier of spare parts. **The Club** will not recover such a vehicle if, as a result of a lack of, or delay in obtaining spare parts, it has to be **abandoned**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. Location and dispatch of spare parts when they are not locally available. 2. For the cost of spare parts up to the <u>sum insured</u> for Plus cover only. 	<ol style="list-style-type: none"> 1. When you do not have a valid claim under the <u>Breakdown Cover</u> section. 2. Cost of delivery of parts not ordered or agreed by the Club. 3. Costs for any associated customs delays. 4. Any import duties. 5. Any additional costs for uncollected spare parts. 6. Expenses incurred for the provision or dispatch of incorrect spare parts due to incorrect or insufficient information supplied by you. 7. Spare parts or replacement parts that are not essential to the mobility, safety, or security of the vehicle. 8. Location of spare parts for non-UK specification vehicles (unless spare parts are readily available in the UK). 9. The cost of spare parts on standard level of cover. 10. Anything listed under the <u>Breakdown Cover Exclusions</u>.

Caravan, Motorhome or Trailer Tents On Hire

This section will provide cover up to the sum insured for pre-booked hire of a caravan, motorhome or trailer tent when **you** are unable to return it to the hire company within the intended expiry date of the hire due to a road traffic accident.

3. Vehicle and Passenger Repatriation

This section provides cover for any additional costs beyond what **you** would normally have incurred on **your** return journey such as fuel, toll and ferry costs in getting **you** and/or the **insured vehicle/secondary vehicle** to **your home**/local repairer in **your home country**.

Important Information

Repatriation of Vehicle

- In the event the **insured vehicle/secondary vehicle** being badly damaged **the Club** reserves the right to postpone recovery of the vehicle until an examination by the insurers has taken place. If the vehicle(s) is/are declared a total loss **the Club** will not repatriate the vehicle(s). **We** reserve the right to pay the market value of the vehicle(s) in cases where the cost of recovery exceeds the **market value**.

Repatriation of Car and Caravan/trailer tent outfits

- We** will repatriate both vehicles together in one transporter operation only. **The Club** reserves the right to employ other means. All parts and contents must be secured in the vehicle(s) prior to collection.

Vehicle Insurance

- If the vehicles insurance policy provides for the recovery of the vehicle in the event of an accident, **the Club** reserves the right to negotiate with the insurer in order to obtain a proportion of the cost of recovery.

You must ensure that **you** obtain a police report within 24 hours of the event for cover to be provided.

There is no cover for anything listed under the Breakdown Cover Exclusions.

Abandonment of Vehicle(s)

- You** must not **abandon** any vehicle on campsites which are unattended, or likely to be unattended within three weeks of abandonment. **You** must move vehicles to a place of safety to await collection. **You** must also instruct **your** vehicle insurer to maintain cover from the time of abandonment to the time of delivery. **The Club** or agents will not accept responsibility for loss or damage to the vehicle(s) or contents during this period.

Repairs

- We** do not accept any responsibility for the quality or extent of repairs, it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the repair(s).

Replacement/hired Vehicle

- We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a vehicle of the same size as **yours**, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle.

Documentation to Validate Your Claim

- Please refer to the claims evidence on page 10 to ensure **you** have the correct documentation to validate **your** claim.

Vehicle and Passenger Repatriation Exclusions

The following apply to all vehicle and passenger repatriation sections of cover.

You are not covered for:

- The **insured vehicle/secondary vehicle** does not meet the vehicle eligibility.
- Unused **travel and accommodation costs** that **you** can get refunded from another source.
- More than the maximum sum insured for each section. See Table of Benefits on pages 12-13.
- Anything not listed under “*When cover applies*”.
- For accommodation or extra meal expenses where **your** holiday accommodation is accessible.
- Any of the following regarding replacement hire vehicles.
 - The cost of any personal accident insurance and/or other benefit.
 - The cost of any fuel or oil used.
 - Any damage or loss of use of the hire vehicle.
 - Any costs for replacement parts or labour for the hire vehicle.
 - Any excess imposed by the hire car provider.
 - The cost of a hire vehicle without agreement by **the Club**.
 - Additional charges of hire for returning the hire vehicle back to the supplier.
 - Any costs incurred for the hired vehicle after **you** have returned **home** or **your** vehicle has been repaired or repatriated - whichever the later (this does not apply to “replacement vehicle on **your** return **home**”).
- Repatriation where **you** have **abandoned** the vehicle without authority and agreement from **the Club**.
- If **you** travelled against the advice of the Foreign, Commonwealth and Development Office (FCDO) and the cause of the claim is related to the advisory unless **we** provided cover in writing. See information on Essential Travel.

- Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
- Repatriation where **we** are unable to obtain spare parts for non-**UK** specification vehicles.
- Repatriation where the cost of doing so exceeds the current market value of the **insured vehicle**.
- Any additional travel expenses where **you** had no pre-booked return journey.
- Any costs as a result of recovering **your** boats or other non-insured items.
- We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the insured person would violate any trade or economic sanctions law or regulation.
- Any Claim caused by **Cyber Terrorism**.
- Any claim arising from radioactive contamination, use of nuclear, chemical, and biological weapons of mass destruction.
- Any claim arising from **war** and **war** like activities whether declared or not.

Getting You and Your Insured Vehicle Home

Description of cover

This section will provide cover for additional costs incurred, up to the sum insured in returning **you** and the **insured vehicle** to **your home**/local repairer in **your home country** due to the reasons listed under “*When cover applies*”.

- Necessary storage costs of the **insured vehicle**.
- The costs of transporting the **insured vehicle** to **your home**.
- Additional ferry costs.
- Transporting **you** by economy air fare; or
- Transporting **you** by rail; or
- The cost of a hire car equivalent to or smaller (of the **insured vehicle**).

- g) If an overnight stay is required during **your** return journey **home**, additional overnight accommodation, and additional meal expenses.
- h) In the event that **you** have returned **home** before repairs are completed (or if **the** stolen **insured vehicle** has been subsequently found) reasonable accommodation and travel (including £15 a day meal expenses) costs for one person to travel to the location of the **insured vehicle** by public transport and drive the vehicle to **your home**.

IMPORTANT INFORMATION

- **Chauffeur recovery**

In the event of death, injury or illness of the insured driver, and there is no qualified or competent driver remaining in the party, **the Club** will, at their discretion, provide a chauffeur to bring the outfit **home**.

Repatriation of Secondary Vehicle

In the event that **you** are towing a **secondary vehicle** and/or trailer, and it becomes unusable due to a **breakdown**, **you** will be covered up to the sum insured to repatriate the **secondary vehicle** providing:

- The trailer has been declared a total loss or stolen and not recovered.
- The **secondary vehicle** cannot be loaded on to the towed trailer.

There is no cover for anything listed under the Vehicle and Passenger Repatriation Exclusions.

Replacement Vehicle on Return Home

This section will provide cover up to the sum insured, where **your** car has been left abroad and declared a total loss or for an insured reason under the Vehicle and Passenger Repatriation section only. **We** will pay for the cost of a hire car upon **your** return **home** up to 14 days or until **your** own car is available to **you** in a serviceable condition, whichever period is the shorter.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. If a breakdown of the insured vehicle and repairs cannot be completed in time for you to make your intended return journey; Or 2. If your vehicle cannot be located if stolen; Or 3. If the Insured driver has been declared medically unfit to drive and there is no other competent driver. 	<ol style="list-style-type: none"> 1. Repatriation of passengers not insured under this policy. 2. Repatriation costs when you are not returning directly to your home. 3. Where you do not have a valid claim under the <u>Breakdown</u> sections of cover. 4. Costs that have not been agreed or authorised by the Club. 5. Disinclination to self-drive home. 6. Cost of repatriation/Chauffeur recover if there is another passenger who is fit and legally able to drive the vehicle. 7. Where the treating doctor has not confirmed that you are not fit to drive. 8. Any costs that you would have ordinarily incurred on your return home (such as Ferry, Fuel and Toll costs). 9. Additional costs incurred to repatriate you and your pet home by road when the Pet Repatriation Upgrade has not been purchased. 10. Anything listed under the <u>Vehicle and Passenger Repatriation Exclusions</u>.

4. Pet Repatriation Upgrade

Description of cover

If **you** have paid the additional premium before **your trip** started, this section will provide cover up to the sum insured to repatriate **your pet** by road, if **your trip** is unavoidably delayed, extended or cut short for the following reasons listed under “*When cover applies*”.

Pet Repatriation Definitions

Pet Cat(s) or Dog(s).

IMPORTANT INFORMATION

- **You** must be the owner of the **pet** and the **pet** live with **you** at **your home**.
- **You** must ensure that **you** have the necessary documents in place to take **your pet** abroad (e.g. Animal Health Certificate) prior to **your** departure.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. If a breakdown of the insured vehicle and repairs cannot be completed in time for you to make your intended return journey; Or 2. If your insured vehicle cannot be located if stolen; Or 3. If the insured driver being declared medically unfit to drive and there is no other competent driver. 	<ol style="list-style-type: none"> 1. Veterinary fees of any kind. 2. Repatriating a sick, injured or deceased pet. 3. The cost of an Animal Health Certificate. 4. Claims for any breed where your dog should be registered under the Dangerous Dogs Act 1991, The Dogs (Northern Ireland) Order 1983 and the Dangerous Dogs (Northern Ireland) Order 1991 and as amended, is excluded. This exclusion also comprises any ‘type’ defined in these Acts, considered to match the description of a prohibited ‘type’; any breed crossed with these dogs; and any other breed or type added at a later date. 5. We do not accept liability for your pet during repatriation to your home. 6. Anything listed in <u>Vehicle and Passenger Repatriation Exclusions</u>.

5. Personal Liability and Legal Sections of Cover

The next two sections cover the following:

- (1) Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
- (2) Legal expenses - Legal costs if **you** have grounds to take legal action against a party.

Personal Liability and Legal Definitions

The following list of definitions apply to the Personal Liability and Legal sections of cover and appear in bold throughout the wording. See also [General Definitions](#) for the meaning of other bolded words.

The following list of definitions apply to the Personal Liability and Legal sections of cover and appear in bold throughout the wording

Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb, Loss of Sight** or the **Permanent Total Disablement of an Insured Person**.

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.

Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of Sight

Total and irrecoverable loss of sight in one or both eyes; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work. Including working with domestic or wild animals, humanitarian, carer or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit / vegetable pickers.

Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

Travelling Companion

The person **you** have booked to travel with on the **trip** but not insured on the same travel insurance policy and their **immediate relative**.

Prospect of success

A view (when supported by independent legal advice) that **you** do have more than 51% chance of winning the case and achieving a positive outcome.

Personal Liability and Legal Exclusions

The following exclusions apply to Personal Liability and Legal Expenses.

You are not covered for;

1. More than the maximum sum insured for each section. See the [Table of Benefits](#) on pages 12-13.
2. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section on pages 9-10.
3. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
4. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location you live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
5. Exposure to risk or danger, except in an endeavour to save a human life.
6. **Your** suicide or attempted suicide or deliberately injuring yourself.
7. When **you** drink too much alcohol which is evidenced by one of the following;
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 2.5 times the legal drink driving limit in the **UK**.
 - c) a witness report from a 3rd party.
 - d) **your** own admission.
8. If **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
9. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
10. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on [Essential Travel](#).
11. Any claim resulting from the Foreign, Commonwealth and Development Office advising against **all** travel to **your** destination.
12. Any claim caused by **you** undertaking **manual work**.
13. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Liability

Description of cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- **Accidental bodily injury** or death to a party other than an **immediate relative** or a **travelling companion**; and / or

- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative** or a **travelling companion**.
- **We** will pay up to the sum insured which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. All sums you are legally responsible to pay as compensation up to the <u>sum insured</u>. 2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost. 	<ol style="list-style-type: none"> 1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation). 2. Claims made by your family or people who work for you. 3. Claims resulting from: <ol style="list-style-type: none"> a) your work or involvement in paid or unpaid manual work of any kind. b) you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. c) any agreement unless liability would have existed without that agreement d) you owning, handling, riding or looking after any animal; or e) you owning, possessing or using a firearm, a horse drawn, mechanical, motorised or towed vehicle, a waterborne vessel or craft (except manually propelled watercraft), an aircraft of any description, including unpowered flight and drones. 4. Wilful or malicious acts.

✓ When cover applies	✗ There is no cover for
This table is empty in the original image	<ol style="list-style-type: none"> 5. Property belonging to you or held in trust by you. 6. Trips taken just in your home country. 7. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 8. Any claims where you admit liability or promise to make payment without our prior written consent. 9. Anything Specifically listed in the <u>Personal Liability and Legal Exclusions</u>.

Legal

Description of cover

This section will cover legal costs up to the sum insured to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practise in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** will not begin legal proceedings in more than one country.

✓ When cover applies

1. Reasonable and necessary legal costs to undertake a civil action, up to the sum insured provided **you** obtain **our** agreement to pursue the legal action before **you** start proceedings.

✗ There is no cover for

1. The pursuit of a claim against **us, our agent** or an Insurer underwriting any section of this policy, or a travel agent, tour operator, **public transport** provider.
2. Actions between **Insured Persons**, or actions pursued to obtain satisfaction of a judgement or legally binding decision.
3. Any advice or any claim arising in connection with a trip taken within **your home country**.
4. Any expenses spent before obtaining our agreement to pursue legal action.
5. Any claim arising as a result of **you** driving a motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle e.g. a full **UK** driving licence, or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. **You** must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/ use of quad bikes, ATVs, electronic scooters or E-bikes as a driver or passenger is not covered at any time.
6. Any claim where in our opinion there is an insufficient **prospect of success** in obtaining reasonable compensation.
7. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
8. Any claim where the legal costs and expenses are variable depending on the outcome of the claim.
9. The costs of any appeal.
10. Anything Specifically listed in the Personal Liability and Legal Exclusions.

6. Emergency Calls To The Club

Costs up to the sum insured for **your** calls to **the Club** when **you** require assistance for an insured incident covered under this policy.

7. How To Make a Complaint

If **your** complaint relates to the sales literature, **the Club's** emergency services or the way in which **your** policy was sold to **you** or information about **your** policy. Please contact:

Red Pennant Complaints
Caravan and Motorhome Club
East Grinstead House
East Grinstead
West Sussex
RH19 1UA

Telephone: 01342 336633
Email: escalations@camc.com

Any written correspondence should be headed 'COMPLAINT' and **you** should include copies of supporting material.

If **your** complaint relates to a claim, please contact:

Complaints Department
Collinson Insurance Services, Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN

Call: 0333 333 9702
Email: complaints@collinsoninsurance.com

Our promise of service – **we** will aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – www.financial-ombudsman.org.uk

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

8. Data protection

How we use the information about you as an insurer and data controller:

We collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **the Club** and Tedaisy Underwriting Limited on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to: Meet our contractual obligations to **you**; issue **you** this insurance policy; deal with any claims or requests for assistance that **you** may have; service **your** policy including claims and policy administration, payments, and other transactions); and detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities. The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and

money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy/.

Processing your data:

Your data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest: or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given us.

How you can access your information and correct anything which is wrong:

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

Data Protection Officer
Astrenska Insurance Limited Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN
Email: data.protection@astrenska.com.

We may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If

you wish to make a complaint about the use of **your** personal information, please contact **our** Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.



SINCE 1907

CARAVAN AND MOTORHOME CLUB

East Grinstead House, East Grinstead, West Sussex RH19 1UA

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