

Overseas Holiday Insurance

Red Pennant
European Personal Cover

Single-Trip and Annual Multi-Trip
Insurance Policies

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USEFUL TELEPHONE NUMBERS

Emergency 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.

Cruise

A **trip** involving a sea or river voyage of more than 3 days in total duration, where transportation and accommodation is primarily on an ocean/river going passenger ship.

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.

Immediate Relative

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, stepparent, step-child, step-brother, step-sister or legal guardian.

Medical Practitioner

A registered practising 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, the level of cover, type of policy, the 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.

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 site night vouchers, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

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**.

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 all sections of this policy applies, (except for “*Cancelling Your Trip*”), 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.
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 2 “Medical Sections of Cover”. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

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 on the cover 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 Prudential Regulation Authority FRN: 202846. These details can be checked on the Financial Services Register at: <https://www.fca.org.uk/>.

UK Cover

This policy is designed to provide European travel insurance only. **Trips** taken solely within **your home country** are not covered under this policy. However, there is limited personal cover for:

1. England, Scotland and Wales residents travelling to the Channel Islands/Isle of Man; or
2. Channel Islands/Isle of Man residents travelling to other parts of the **UK**.

Under the following sections of cover:

Trip Disruption

Cancellation
Cutting Short Your Trip

Medical Cover

Medical Repatriation, excluding Medical Expenses

Additional Travel and Accommodation Costs
Hospital Benefit
Repatriation of Remains

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 before cancellation	% 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 if **you** do not meet the Medical Health Requirements or residential eligibility (below).

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 the 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.

Renewing Annual Multi Trip Policies

We will 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 any new or changes to existing medical conditions. 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 the 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** or until **you** are admitted to a hospital or medical facility in the **UK**.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made and all members of the insured party are able to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** are able to.

When Cover Starts and Ends

Single Trip

From the time of buying this insurance to the time **you** leave home to start **your trip**, cover is only available under "Cancelling Your Trip". Once **you** leave **home** to start the **trip**, Cancellation cover ends, and all other sections of the policy, begins.

Cover under all sections of the policy apart from "Cancelling Your Trip", 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. Or

- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 2 “Medical Sections of Cover”. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

Annual Multi Trip

Cover under “*Cancelling Your Trip*” 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**, cancellation cover for that **trip** ends, while 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 apart from “*Cancelling Your Trip*” 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. Or
- Upon **your** admission to a hospital or medical facility in the **UK** if **we** are repatriating **you home** under Section 2 Emergency Medical Expenses. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

Trip and Age Limits

There is no maximum age limit under **our** single or annual multi trip policies.

The Maximum age for Winter Sports is 65 and limited to a maximum of 17 days per policy year.

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 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 185 days (subject to the appropriate premium having been paid and shown on **your policy schedule**).

Family Cover

A person and their husband, wife or partner both permanently living together plus up to three of **your** dependent children or grandchildren who are aged under 18 and are in full-time education. All adults under this policy may travel independently. **Your** dependent children/grandchildren are only covered when travelling with an adult insured under this policy.

Extra Person

You can add extra people to this policy up to a maximum of 10 in total. Extra people in the party are NOT covered for independent travel on this policy.

Declaring Existing Medical Conditions

This policy does not automatically provide cover for medical conditions **you** are already experiencing when you purchase this policy or have experienced in the past. Please review the Medical Health Requirements on pages 9-11 and ensure you answer the Medical Screening questions fully and accurately for everyone insured on the policy.

Sums Insured and Excesses

Each section of the policy has a limit on the amount **we** will pay for each **insured person**, called the sum insured. Claims under most sections of the policy will be subject to an excess. The sums insured, inner limits and excess amount for each section are set out in the Table of Benefits. Please check the Table of Benefits against **your policy schedule**.

Excesses apply for each claim logged with **us**, for each section of the policy **you** are claiming under and for each **insured person** who is making a claim. When **we** are settling a claim directly with **you**, **we** will deduct the excess from the claim payment before **you** receive it. Where **we** are settling claims directly with a medical provider or other supplier, **you** will be responsible for paying **us** the excess.

Covered Area

Albania, Andorra, Armenia, Austria, Azores, The Balearic Islands, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, The Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Ireland, Israel, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, The Netherlands, Norway, Poland, Portugal, Romania, Russia (West of Ural Mountains), San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City.

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.

Medical Health Requirements

This policy does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past. If **you** answer “Yes” to any of the Medical Screening Questions, **you** must contact **the Club** and answer a series of further questions regarding **your** health to determine if **we** can provide cover.

Eligibility

We won’t cover any claims under the following circumstances.

- **Your** medical practitioner confirms that at the time **you** bought this policy or booked a **trip** (whichever is last), they would have seen a substantial likelihood of **your** condition(s) deteriorating to such a degree that a medical claim would be foreseen.
- If **you** are travelling against the advice of a **medical practitioner** or would be travelling against their advice if **you** had asked for it.
- For claims that are directly or indirectly linked to an undiagnosed condition(s) that

you were undergoing/awaiting tests or consultations at the time of buying the policy or booking the **trip** (whichever **you** do last).

- If **you** are travelling intending to receive medical treatment.

Screening Criteria

If **you** are only declaring any of the following **you** do not need to contact **the Club** to answer further questions

- Coughs, colds, Influenza (flu) where **you** have not required any treatment for any complications, such as pneumonia, and have not required any hospital admission.
- COVID19 if **you** have not required hospital admission.
- Any contraceptive device/treatment.
- Any national routine checks e.g. well-woman/well-man, that do not result in a diagnosis of any kind or requires further reviews or investigations.

Medical Screening Questions

All questions must be answered in full and accurately. If **you** have medical conditions to declare, and **you** fail to contact **us** or answer accurately then **you** are at risk of:

- **Your** claim being declined, and **your** premium being retained, and
- Losing any cover under this policy, or
- **Your** claim not being paid in full.

Please be aware if **you** are answering medical screening questions on behalf of another person to be insured on this policy **you** must be as aware of their full medical record, including any medications they are currently taking and any treatment they are undergoing, as if they are **your** own.

Have **you** or anyone in **your** party:

- Been referred for any investigations or waiting for any test results or specialist referrals for any condition or new symptoms that **you** have not had a diagnosis for?
- Awaiting any tests or investigations or waiting for any test results or specialist referrals or surgery for any diagnosed/existing medical conditions? (this excludes routine six month or annual reviews or regular blood tests).
- Currently using or have been prescribed any morphine or opioid based medication (in any form) to be used at home? Examples include Buprenorphine, fentanyl, morphine, oxycodone/OxyContin/MS Contin, tapentadol or tramadol (this excludes Codeine bought over the counter without prescription, gabapentin and naproxen).
- Had any change to medications or dosage, (this includes starting or stopping any medication, including antibiotics) within the last two weeks?
- Received any treatment for any cancerous condition within the last six months (except preventative hormone treatment in breast and prostate cancer)? Cancer treatment can include, but is not limited to, surgery, chemotherapy, radiotherapy, immunotherapy, targeted therapy, and laser therapy.
- Undergone any surgery, or been admitted overnight into hospital in the last 12 weeks?

Please only answer the following question if **you** are either intending to, or if **you** have already booked a **trip**, where **you** will fly to **your** destination or embark on a **cruise** during the insured period. (If **you** are not planning to fly or go on a **cruise**, please answer No).

- Ever received treatment (including medication) for any heart or breathing related condition? (There is no need to declare High Blood Pressure, Asthma or Raised/High Cholesterol unless **you** are being treated for more than one of these conditions).

If **you** answer “YES” to any of these questions, **we** are unable to provide cover for any of **your** medical condition(s) until **you** have spoken to **the Club’s** administration department, and **the Club** have confirmed in writing cover is in force.

Cover will be subject to acceptance by **us**.

If **you** answer ‘No’ to ALL questions, then full cover is available for **your** pre-existing medical condition(s) and there is no need to speak to **the Club**.

Important Information

- **Health of non-travelling people.**

You may have to cancel or curtail a **trip** due to the poor health of an **immediate relative**, a **travelling companion’s immediate relative** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip** (whichever is last):

- The non-insured party was not seriously ill in hospital or receiving palliative care and
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Changes In Your Health After You Have Purchased or Renewed a Policy

If **you** experience a change in health such as a new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment at any time after **you** bought or renewed a policy, **you** need to re-check whether **you** now answer “yes” to one or more of the Medical Screening Questions and if **you** do, contact **the Club** to check **your** cover. **We** reserve the right to alter the terms of this insurance based on **your** health changing mid-term. Following **your** medical screening **we** will tell **you** either:

- That **you** can continue to be covered; or
- **We** cannot continue to cover **you**.
- **We** can continue to cover **you** but exclude cover for some or all declared conditions; or
- Ask **you** to return at a later date for another screening.

Please note if **we** cannot continue to cover **you**, **we** can refer **you** to <https://traveldirectory.money-helper.org.uk/en> or click here.

If **you** have already purchased or renewed **your** policy and **you** have contacted **us** to advise a change in **your** health and **we** can no longer provide cover, **you** may either:

- Submit a claim under cancellation of **your trip**, for consideration; or
- Ask **us** to cancel **your** policy so **you** can arrange cover elsewhere. If **you** cancel **your** policy, **we** will refund the unused cover, providing **you** have not made or are planning to make a claim. See refund scale on page 6.

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel.

If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under “*Cancelling Your Trip*” provided **you** purchased this policy/booked a **trip** before **you** were aware **you** would not be able to travel.

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 pages 13-14.

- 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 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 Medical Assistance

You must contact **the Club** once **you** know **you** will be in a medical facility overnight

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

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 below. Where **we** require any medical certification, information, evidence and/or receipts, these must be obtained at **your** expense.

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.
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	<ul style="list-style-type: none"> • Confirmation of all cancellation(s) including any refunds already given. • Medical reports / medical certificate. • Booking terms and conditions. • Death certificates. • Invoices and receipts for your expenses. • Receipts or confirmation of any payments you have made. • Written confirmation of positive test for COVID-19 administered/ witnessed by an independent authority, including the date of the result. Photographic evidence of a test kit is not acceptable. • Written confirmation from appropriate authority of length and place of compulsory quarantine for COVID-19. • A letter from your employer proving your redundancy. • A police report for any lost/stolen travel documents.
Delay and Abandonment	<ul style="list-style-type: none"> • Written confirmation from the carrier stating the period of and reason for any delay. • Receipts confirming additional transport costs.
Substitute Accommodation	<ul style="list-style-type: none"> • Evidence from your original accommodation provider of the length and reason for closure of the accommodation. • Evidence of additional costs you have incurred.
Missed Departure (UK and Outside the UK)	<ul style="list-style-type: none"> • Police or motoring authorities report stating any delay and the cause. • Evidence of vehicle recovery or repair. • Evidence of the costs of additional accommodation and transport.
Unexpected Costs for COVID Testing or Hotel Quarantine	<ul style="list-style-type: none"> • Proof of your additional costs for COVID testing and/or quarantining.

Section(s)	Documentation
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	<ul style="list-style-type: none"> • Police report or a written report from the travel provider detailing your reported loss. • Police report for any lost/stolen item(s). • Property irregularity report from an airline. • Written confirmation from the airline or travel company stating the length of delay. • Proof of ownership and value of items claimed for such as receipts. • Evidence of withdrawal of bank notes or currency.

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 pay the excess shown in the Table of Benefits on pages 16-17.
3. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
4. **We** can request specific information to assess **your** claim see Claims evidence on pages 13-14 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** own cost.
5. If a claim is found to be fraudulent in any way, including the 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 other appropriate authorities of the circumstances.
6. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
7. **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.
8. 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.
9. **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.
10. **You** must follow the "Important Information" where listed under individual sections of the policy.

Table of Benefits

Limits are per person per incident

Section	Cover	Limit	Excess
1	Trip Disruption Sections of Cover	Up to	
	Cancelling Your Trip	£3,000	£40*
	Missed Departure From the UK	£400	£40
	Delay and Abandonment		
	Delay	£20 for the first full 12 hours, then £10 for each subsequent 12 hours up to £100	N/A
	Additional transport costs	£350	£40
	Abandonment	£3,000	£40
	Cutting Short Your Trip	£3,000	£40
	Substitute Accommodation	£1,500	£40
	Missed Departure and Connection Outside the UK	£400	£40
2	Medical Sections of Cover	Up to	
	Emergency Medical Expenses and Medical Repatriation	£10,000,000	£40
	Additional Accommodation and Travelling Expenses	£2,000	£40
	Emergency Dental	£350	£40
	Hospital Benefit	£20 per 24 hours up to £500	N/A
	Overseas Funeral Costs	£7,000	£40
	Repatriation of Remains	Total Cost	N/A
3	Personal Belongings Sections of Cover	Up to	
	Personal Baggage	£1,500	£40
	Single Item Limit	£250	N/A
	Valuables Limit	£250	N/A
	Money and Travel Documents		
	Travel Documents	£200	£40
	Cash Limit (Cash Limit Under 18)	£250 (£50)	£40
	Cash from an unattended vehicle or accommodation	£75	£40
	Baggage Delay	£100	N/A

Section	Cover	Limit	Excess
4	Personal Accident, Personal Liability and Legal Sections of Cover	Up to	
	Personal Accident		
	Death Benefit	£10,000	N/A
	Death (Under 18, or over 70)	£1,000	N/A
	Loss of one or more limbs, or loss of sight in one or both eyes	£20,000	N/A
	Permanent Total Disablement	£20,000	N/A
	Personal Liability	£2,000,000	N/A
	Legal	£25,000	N/A
5	Sports and Activities	Up to	
	Winter Sports		
	Ski Equipment	£300	£40
	Ski Hire	£15 per 24 hours up to £100	N/A
	Ski Pack	£200	£40
	Piste Closure	£20 per 24 hours up to £300	N/A
	Avalanche Cover	Up to £250	N/A
6	Emergency Calls to the Club	£50	N/A

*£10 for loss of deposit

1. Trip Disruption Sections of Cover

This policy offers cover if **your trip** is disrupted before **you** depart and during **your** journey by one of the events listed in each section under “When cover applies”.

IMPORTANT INFORMATION

Where to go first for a refund when cancelling your trip

- This policy is designed to provide a reimbursement of **your** unused **travel and accommodation costs**, at the point **we** are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:
 - A Tour Operator.
 - An Airline.
 - Any other travel, accommodation, or service provider.
 - Credit or debit card provider or other payment providers such as PayPal.If **you** are unable to obtain a refund at first (**we** consider vouchers as **you** receiving a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

Compensation while travelling

- Regulations exist to assist and compensate **you** when delays occur with **air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive, in most circumstances offers **you** financial/ non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.

Essential Travel / 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.

Knowing your trip would be disrupted

- There is no cover if **you** bought this policy or booked **your trip** (whichever is last) when **you** were aware of **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a **trip** after the FCDO announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.

Government restrictions

- Apart from the main section under “*Cancelling Your Trip*”, there is no cover available where the cancellation or disruption is the result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing 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. Please refer to the exclusions listed under each section.

Trip Disruption Definitions

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

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in flight/motion (this does not include ground staff or baggage handlers).

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 severe disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by **us**.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square kilometres, wildfire of more than 50 square kilometres.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area that crosses international boundaries.

Terrorism Event

An event that has been declared a **terrorism event** by the **UK** government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

Travel and Accommodation Costs

The following costs that have been paid or **you** are contracted to pay; which include accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car

parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, package travel provider.

Trip Disruption Exclusions

The following apply to all Trip Disruption sections of cover.

You are not covered for;

1. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic** or **pandemic**, (apart from some cover for COVID-19, see cover set out in sections below).
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or proof of vaccinations.
8. More than the maximum sum insured for each section. See the [Table of Benefits](#).
9. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel.
11. The insolvency or failure of any travel provider to provide a service due to inability to trade.
12. Anything not listed under “When cover applies” under each section.
13. **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.

14. Any claim caused by **Cyber Terrorism**.

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.

cancelling Your Trip

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the sum insured for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under “When cover applies”.

IMPORTANT INFORMATION

Telling your travel and accommodation provider you need to cancel.

- **You** must tell **your travel provider** as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

Health of non-travelling people

- **You** may have to cancel due to the poor health of an **immediate relative**, a **travelling companion’s immediate relative** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip** (whichever is last):
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points

- **Trips** already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

✓ When cover applies

PART A Excluding COVID-19

1. The death, injury, or illness of:
 - a. **You**
 - b. An **immediate relative**
 - c. A **travelling companion** or their **immediate relative**
 - d. A person **you** are planning to stay with
2. A **medical practitioner** advises against travel due to **your** or **your travelling companions** underlying health conditions, including pregnancy.
3. Discovering that **you** or **your travelling companion** are pregnant after the date **you** bought this policy or after the date the **trip** was booked (whichever **you** did last). The booked return date must be after **you** will be 28 weeks pregnant (24 weeks for multiple births).
4. **You** are called for jury service or as a witness in a court of law, but not as an expert witness or if **your** employment would normally require **you** to attend court.
5. **You** or **your travelling companion** are made involuntarily redundant, provided **you** qualify for redundancy payment under current **UK** legislation.
6. **You** are a member of the Armed Forces, Police, Fire, certified medical professional, and **you** must stay in **your home country** because **your** leave is cancelled, or **you** must remain on official duty abroad.
7. **Your home** is damaged and unsafe to leave within 7 days of the start of **your trip**, as confirmed by an emergency service.
8. **Yours** or **your travelling companions** passport/visa(s) or any other documentation that prevents **you** from leaving the **UK** are stolen within 7 days of the **start of your trip**, and **you** are unable to replace them before departure.

✗ There is no cover for

1. Claims for illness or injury where a medical certificate has not been obtained from a **medical practitioner** confirming it was necessary to cancel the **trip**.
2. A claim for an existing medical condition suffered by **you** unless **we** have been told of the condition and accepted cover in writing (please see [Medical Health Requirements](#) on Pages 9-11).
3. Air passenger duty (which can be reclaimed by **you** through **your** travel agent, tour operator or airline).
4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of **your trip**.
5. Alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
6. If **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug.
7. Claims under “When cover applies” Part B12. if **you** purchase this policy or book a **trip** after **you** test positive for COVID-19 and the start date of **your trip** is within 14 days.
8. Claims under “When cover applies” Part B12. when the COVID test has not been administered by an independent authority and the date and time the test was taken cannot be evidenced.
9. Claims when self-isolation is not mandated by a **medical practitioner**, the NHS, or any **UK** government body.

✔ When cover applies	✘ There is no cover for
<p><i>PART A Excluding COVID-19</i></p> <p>9. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip.</p> <p>10. Up to 7 days before the certificated departure of your trip the Foreign, Commonwealth and Development Office advise against all or all but essential travel to an area you are travelling to due to a reason other than COVID-19, provided there are no other government travel restrictions in place.</p> <p><i>PART B COVID-19 Cover</i></p> <p>11. The death or hospitalisation of:</p> <ol style="list-style-type: none"> You An immediate relative A travelling companion or their immediate relative A person you are planning to stay with <p>12. Within 14 days of the start of your trip, you test positive for COVID-19 and self-isolation is required by a medical practitioner, the NHS, or any UK government body.</p> <p>13. You are certified as too ill to travel due to COVID-19 by a medical practitioner.</p>	<p>10. Claims arising because a government has imposed travel restrictions to the geographical location you live in the UK or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. This does not include an FCDO advisory against all or all but essential travel when that is the only restriction in place.</p> <p>11. Claims under “When cover applies” point 10 where you purchased the policy or booked the trip (whichever you did last) after the Foreign, Commonwealth and Development Office advise against all or all but essential travel to your destination.</p> <p>12. Anything listed under the Trip Disruption Exclusions.</p>

Missed Departure From the UK

Description of Cover

- (1) Additional **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in the **UK** and this causes **you** to miss pre-booked transportation. **We** will pay up to the sum insured if the reason for **you** missing **your** departure is listed under “When cover applies”.

Or

- (2) If the only reasonable alternative transport means **you** will lose more than 50% of **your trip**, **you** can claim for unused **travel and accommodation costs** under “Cutting Short Your Trip”.

Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See [“compensation while travelling”](#).

✔ When cover applies	✘ There is no cover for
<p><i>PART A Excluding COVID-19</i></p> <ol style="list-style-type: none"> Delay or cancellation of public transport due to <ol style="list-style-type: none"> Industrial action. Bad weather not including anything listed as a natural catastrophe. Technical fault of transportation including bird strikes. Shortage of crew. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. The flight/crossing you are travelling on is diverted. <p><i>PART B COVID-19 Cover</i></p> <ol style="list-style-type: none"> If you are required to produce a negative COVID-19 test result before exiting the UK and the result is delayed causing you to miss your departure or connection. <p>This cover is restricted to tests taken on the day of your trip is due to start which are administered at your departure point. Cover is valid if you arrive at the airport at least 4 hours or ferry terminal 2 hours before you are due to depart.</p>	<ol style="list-style-type: none"> If you do not arrive at the airport 4 hours before departure or ferry terminal 2 hours before departure. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. Costs associated with repair or recovery of a vehicle. Delays caused by a natural catastrophe, or terrorism event. When airspace is closed. Trips taken just within the UK. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. The cost of COVID-19 tests. Anything listed under the “Trip Disruption Exclusions”.

Delay and Abandonment

Description of Cover

(1) Delay benefit

Cover is in force for reasons listed below under “*what is covered*”. Delay benefit payments will apply to **your** whole trip, not each time **you** are delayed.

a) Leaving the **UK**

For costs **you** may incur whilst **you** are at the terminal, such as restaurant meals, refreshments, or even additional accommodation. Once **you** have arrived at **your** departure point and have checked in (or attempted to check in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your** transport is delayed up to the sum insured.

b) Returning to the **UK**

For costs **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments, or even additional accommodation. Once **you** have arrived at **your** departure point and have checked in (or attempted to check in), in the event that **your** pre-booked **public transport** is delayed in its departure, this benefit will be awarded for each full 12 hours **your** transport is delayed up to the sum insured.

c) Cancelled Departure

In the event **you** have been notified by **your** transport provider that **your** pre-booked and paid transport has been cancelled by which means **you** are abroad and have incurred costs for additional nights’ accommodation until **your** revised transport is scheduled to leave. The benefit will be awarded to go towards **your** additional costs. Cover is limited up to the sum insured, so any costs that **you** incur that exceed this amount will not be covered under this benefit.

Alternatively, **you** may wish to consider part (2) Additional transport costs.

We are unable to pay twice under this section for c) “*Cancelled Departure*” and 2 “*Additional transport costs*”.

Or

(2) Additional transport costs

If **you** are outside the **UK** and delayed by at least 24 hours beyond **your** original return date, **we** will pay for additional transport costs to return **you home** when these are not paid by **your travel provider**. See information on compensation while travelling.

(3) Abandonment

If **you** are on the outward leg of **your** journey (to **your** pre-booked final destination) from the **UK** and delayed by at least 12 hours, **you** can claim for unused travel and **accommodation costs** or;

If the only reasonable alternative transport means **you** will lose more than 50% of **your trip**, **you** can claim for unused travel and accommodation costs under “Cutting Short Your Trip”.

✓ When cover applies

1. Industrial action.
2. Bad weather not including anything listed as a **natural catastrophe**.
3. Technical fault of transportation including bird strikes.
4. Shortage of **crew**.

✗ There is no cover for

1. Claims caused by a government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making **your** travel illegal.
2. When **you** start **your trip** in the **UK** **you** are living in an area where travel has been restricted by the government and **you** are travelling against those restrictions.
3. Delays caused by a **natural catastrophe** or a **terrorism event**.
4. When airspace is closed.
5. **Trips** taken just within the **UK**.
6. Claims also paid under Missed Departure.
7. If **you** travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless **we** provided cover in writing. See information on Essential Travel.
8. Anything listed under the “Trip Disruption Exclusions”.

Cutting Short Your Trip

Description of Cover

If an emergency listed under “When cover applies” forces **you** to end **your trip** earlier than **your** original return date, **we** will pay up to the sum insured for the following:

- (1) The unused part of **your travel and accommodation costs**
- (2) Additional **travel and accommodation costs** necessary to get **you home** before **your** original return date.

For claims to be valid **you** must contact **the Club** before cutting short **your trip** and travelling back so that **we** can authorise additional costs for **you** to return **home** early.

(1) Unused Trip Cost

The costs covered under this section must be pre-paid under contract before **your trip** begins.

We pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- confirmed are unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under “Additional costs to Return Home Early”, **we** will not pay for the cost of **your** unused return flight/sea crossing.

(2) Additional Costs to Return Home Early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare prior to the time **you** cut short **your trip**, or if **your travel provider** transfers **your** original return ticket to a different flight/sea crossing. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return trip, the cost of the economy flight/crossing will be deducted from **your** claim.

IMPORTANT INFORMATION

Health of non-travelling people

- **You** may have to cut short **your** trip due to the poor health of an **immediate relative**, a **travelling companion’s immediate relative** or a person **you** are planning to stay with. For cover to apply we require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip** (whichever is last):
 - The non-insured party was not seriously ill in hospital or receiving palliative care and
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

Vouchers, credit notes and reward points

- For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**.

Contacting Us

- If **you** need to return **home** early **you** must contact **the Club** before **you** travel back. Telephone +44 (0) 1342 336606/00800 1907 so that **we** can authorise any additional travel or accommodation expenses.

✓ When cover applies

PART A Excluding COVID-19

1. The death, injury, or illness of:
 - a. **You**
 - b. An **immediate relative**
 - c. A **travelling companion** or their **immediate relative**
 - d. A person **you** are planning to stay with
2. An emergency service confirms **you** need to return **home** early due to an unexpected event happening while **you** were on **your trip** that has made **your home** unsafe to be left uninhabited.
3. **You** are a member of the Armed Forces, Police, Fire, or a certified medical professional and **your** leave is cancelled necessitating the end of **your trip**.

PART B COVID-19 Cover

4. Following a positive diagnosis of COVID-19, The death or hospitalisation of:
 - a. **You**
 - b. An **immediate relative**
 - c. A **travelling companion** or their **immediate relative**
 - d. A person **you** are planning to stay with
5. During **your trip**, **you** test positive for COVID-19 and advised self-isolation is required by a **medical practitioner**, health authority or government body.
6. Localised compulsory quarantine cover - the pre-booked accommodation **you** are staying in or the **crui**se ship **you** are travelling on is put into compulsory quarantine by a **medical practitioner** or health authority or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has locked down a wider geographical area than **your** booked accommodation.

✗ There is no cover for

1. Early return **home** claims when **we** did not authorise the travel arrangements.
2. Claims where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it was necessary to cut short the **trip**.
3. A claim arising directly or indirectly from an existing medical condition suffered by **you** unless **we** have been told of the condition and accepted cover in writing (see [Medical Health Requirements](#) on pages 9-11).
4. Claims for death, illness or injury when **you** do not have a valid claim under Section 2 [Medical Sections of Cover](#) on page 31)
5. When **you** start **your trip** in the **UK** **you** are living in an area where travel has been restricted by the government and **you** are travelling against those restrictions.
6. Air passenger duty (which can be reclaimed by **you** through **your** travel agent, tour operator or airline).
7. Any additional costs arising from **you** deciding to travel to any other destination other than **your home country**.
8. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of **your trip**.
9. Claims under “When cover applies” part B if **you** purchase this policy or book a **trip** after **you** test positive for COVID-19 and this led to **your** illness / hospitalisation.
10. Claims for additional accommodation costs incurred as a result of **you** having to self-isolate.
11. Claims when self-isolation is not mandated by a **medical practitioner**, the NHS, or any government body.
12. If **you** travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless **we** provided cover in writing. See information on [Essential Travel](#).

✓ When cover applies	✗ There is no cover for
	13. Claims under early return where you have not booked a return journey. 14. The cost of a COVID-19 test. 15. Claims under “When cover applies” 6. caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. 16. Anything listed under the “ Trip Disruption Exclusions ”.

Substitute Accommodation

Description of Cover

This section covers additional accommodation costs if **you** are forced to move from **your** pre-booked accommodation and into an alternative at the same destination. **You** must be

on **your** trip and have checked in to **your** original accommodation, it must be uninhabitable for a reason listed under “When cover applies” for at least 24 hours. **We** will pay up to the sum insured for the same standard of accommodation as **you** originally booked when **your** travel provider does not supply an alternative.

✓ When cover applies	✗ There is no cover for
1. An outbreak of food poisoning at your accommodation that forces it to close. 2. Fire or storm damage (not listed as a natural catastrophe). 3. The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. This does not include travel advice issued by the Foreign, Commonwealth and Development Office (FCDO). 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Damage caused by natural catastrophe or a terrorism event . 4. Costs that go above the standard of accommodation you originally booked. 5. Trips taken just within the UK . 6. Property belonging to you or held in trust by you . 7. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory. See information on Essential Travel . 8. Anything listed under the “ Trip Disruption Exclusions ”.

Missed Departure and Connections Outside The UK

Description of Cover

This section covers:

- (1) Additional **travel and accommodation costs** and
- (2) The cost of essential prescription medication when **your** supply runs out.

If **you** miss pre-booked transportation due to an event listed under “When cover applies”, stranding **you** abroad. **We** will pay up to the sum insured which applies to **your trip** and not each time **your trip** is disrupted.

IMPORTANT INFORMATION

Planning Your Connections

- **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your** transport provider.

Return Journey

- For cover to apply on **your** return journey to the **UK**, **you** must have a return journey booked.

Compensation while travelling

- Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. Delay or cancellation of public transport due to <ol style="list-style-type: none"> a. Industrial action. b. Bad weather not including anything listed as a natural catastrophe. c. Technical fault of transportation including bird strikes. d. Shortage of crew. 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight or sea crossing being diverted. 4. Travel documents are lost or stolen whilst you are outside the UK. 	<ol style="list-style-type: none"> 1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making the travel illegal. 2. When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. 3. Costs associated with the repair or recovery of a vehicle. 4. Delays caused by natural catastrophe or terrorism event or airspace closure. 5. Trips taken solely within the UK. 6. Claims for the return journey when you have no return trip booked. 7. If you travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless we provided cover in writing. See information on Essential Travel. 8. If you are making a claim under “When cover applies” 4. you must have a valid claim under the Personal belongings section. 9. Anything listed under the “Trip Disruption Exclusions”.

2. Medical Sections of Cover

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

IMPORTANT INFORMATION

Medical Health Requirements

- This insurance does not automatically provide cover for medical conditions **you** are already experiencing when you purchase this policy or for conditions **you** experienced in the past. Please review the [Medical Health Requirements](#) on pages 9-11.

Emergency Cover

- This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return **home** from **your trip**, with the aim of ensuring **you** are well enough to return to the **UK**, which may include “*cutting your trip short*”, or to continue **your trip** as planned.

Medical Treatment

- Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury. There is no cover if **you** test positive for a disease but require no medical treatment.

Essential Travel / 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.

Requirement to Contact Us

- **You** or someone acting on **your** behalf must contact **us** once **you** are aware **you** will be admitted as an inpatient for at least one

night’s stay. If **you** do not contact **us** as soon as **you** are aware of **your** admittance and this causes **our** costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **us** straight away. Additional transportation or accommodation costs are only covered when they are pre-authorised by **us**. Telephone number +44 (0) 1342 336606 or 00800 1907 1907.

Outpatient Treatment

- If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, MALTA, EGYPT, BULGARIA or TURKEY and need out-patient medical treatment please provide a copy of **your** policy documentation to the treating **medical practitioner** and **your** treatment will be paid by Global Excel Management Europe in line with the policy entitlements. **You** will be asked to fill in a simple form to confirm the treatment. The **medical practitioner** will send the form to Global Excel together with the balance of the medical bill after deduction of the excess **you** may have paid to the **medical practitioner**. The **medical practitioner** can email these details to: newcliniccase@chargecare.net.  GlobalExcel

Reciprocal Health Agreements

- **Europe:** If **you** are a United Kingdom resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can apply online at www.ghic.org.uk. If **we** agree to pay for a medical expense which has been reduced by a value at least equivalent to the excess because **you** have used a GHIC, **we** will not deduct the excess under “Emergency Medical Expenses, and Medical Repatriation”.

Medical Definitions

The following list of definitions apply to all sections of the Medical Cover and appear in bold throughout. See also [General Definitions](#) for the meaning of other bolded words.

Home Country

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

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 pickers (who do not use machinery).

Medical Practitioner

A registered practising 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.

Medical Exclusions

The following exclusions apply to all sections of the Medical Cover.

You are not covered for;

1. Where applicable, the excess.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Any claim relating directly or indirectly to an existing medical condition unless **you** have told **us** about the condition, and **we** have accepted cover in writing (see [Medical Health Requirements](#) on pages 9-11).
5. Any other loss, damage or additional expense resulting directly or indirectly from the cause of **your** claim, unless **we** provide cover under this insurance. For example, a claim for loss of earnings after **you** have been injured on a **trip** is not covered.

6. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
7. Deliberately injuring yourself.
8. 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 or a police incident report.
 - d) **your** own admission.
9. Medical claims arising from alcohol and/or drug abuse or alcohol and/or drug dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
10. When **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
11. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
12. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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](#).
13. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
14. 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 (DL 196). 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 as a driver or passenger is not covered at any time.

15. Riding an E-bike without a helmet. Riding an E-bike that does not comply with the Electrically Assisted Pedal Cycle (EAPC) regulations. These are:
 - Cycle must be fitted with pedals that are capable of propelling it;
 - Maximum continuous rated power of the electric motor must not exceed 250 watts;
 - Electrical assistance must cut-off when the bicycle reaches 15.5 mph;
 - Must not have “off-road” functionality (meaning that the bicycle can be propelled by the motor at a speed greater than 15.5 mph);
 - No modifications or changes to enhance the output of the bicycle.
16. Any claim caused by **you** undertaking **manual work**.



Emergency Medical Expenses and Medical Repatriation

Description of Cover

- (1) Emergency Medical Expenses
This section covers medical expenses, up to the sum insured, if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient or outpatient. Medical expenses incurred in the **UK** are not covered.

17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
18. Claims arising when **you** are taking part in a sport or activity that **we** do not cover.
19. 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.
20. **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.
21. Any claim where illness or injury arises due to radioactive contamination, use of nuclear, chemical, or biological weapons of mass destruction.
22. Any claim arising from **war** and **war** like activities whether declared or not.

- (2) Medical Repatriation if there is a valid claim under (1), this section provides cover up to the sum insured when **you** are not well enough to return **home** as planned or continue **your** journey as planned. If **you** choose not to follow **our** instructions to be repatriated to **your home country** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**. In the event that **we** are medically repatriating **you** and **you** have no pre-booked and paid return trip, the cost of the economy flight/crossing will be deducted from **your** claim.

 When cover applies	 There is no cover for
<ol style="list-style-type: none"> 1. Medical costs arising from treatment received as either an inpatient or outpatient. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to the <u>sum insured</u>. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to £40. 6. Emergency dental work for the relief of pain only up the <u>sum insured</u>. 	<ol style="list-style-type: none"> 1. Any claim relating directly or indirectly to a pre-existing medical condition that you have not told us about (see <u>Medical Health Requirements</u> on Pages 9-11). 2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice). 3. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 4. Additional costs incurred if you choose not to follow our repatriation plan. 5. Any claim when you do not meet the <u>medical eligibility</u>. 6. A private room unless approved by us and we agree this is medically necessary. 7. Medication and/or treatment which at the time you started the trip you knew would be needed, unless lost or stolen or delayed in transit or when you are delayed returning home for a reason covered. 8. The cost of COVID-19 tests. 9. Any claim arising from anyone not taking prescribed medication correctly. 10. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations. 11. Expenses incurred because you have not had vaccinations recommended to travel to your destination. 12. Medical expenses incurred in the UK. 13. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you. 14. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 15. Anything listed under the <u>Medical Exclusions</u>.

Additional Accommodation and Travelling Expenses

Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

- (1) Additional costs for one person to stay with **you**: or
- (2) Additional costs for one person to travel out from the **UK** to stay with **you**: and/or
- (3) Additional costs for accommodation of a similar standard originally booked (if **you** are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return **home**.
- (4) Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No transport or accommodation costs are covered unless they are pre-authorised by **us**.

Hospital Benefit

Description of Cover

This section pays a set monetary amount up to the sum insured, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered claim under the Emergency Medical Expenses and Medical Repatriation Section.

Overseas Funeral Costs or Repatriation of Remains

Description of Cover

In the event of **your** death outside the **UK** this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country** up to the sum insured. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

3. Personal Belongings Sections of Cover

This policy offers cover if the personal belongings **you** own and take with **you** on a **trip** are lost, stolen, damaged or destroyed.

IMPORTANT INFORMATION

How we assess how much we will pay you:

(1) Wear, tear and loss of value.

What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.

(2) Limits on single items / valuables and electronic equipment.

A limit is applied to each single item and to all **valuables and electronic equipment you** have taken with **you**. The limits are set out on the [Table of Benefits](#).

You must take reasonable steps to protect your personal baggage from loss, theft, or damage:

- **Unattended items.** Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.

- **While you are in transit. Valuables and electronic equipment, money, travel documents** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents** that are lost or damaged when checked into the hold or left unattended unless the public transport carrier insists, they are checked in.
- **Storing items while on the trip.** When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
- **Requirement to report lost or stolen baggage:** **You** must report lost or stolen items within 24 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

Depreciation Table – the table below sets out the amount deducted from **your** claim.

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Winter Sports Equipment
0-1 month	0	0	0	50%	5%
1-6 months	5%	0	5%	50%	10%
6-12 months	10%	0	10%	50%	15%
1-2 years	15%	5%	20%	60%	35%
2-3 years	20%	10%	30%	70%	55%
3-4 years	25%	15%	40%	80%	70%
4-5 years	30%	20%	50%	90%	80%
6 years +	40%	25%	60%	95%	100%

Personal Belongings Definitions

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

Gadget

Mobile/smart phones, tablets, laptops, computers, smart watches, games consoles (including handheld consoles), wearable activity trackers, including any accessory items, and drones.

Medical Fittings

Dentures, prosthesis and hearing aids.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

Unattended

When not in transit, where **you** or anyone travelling with **you** who has **your** authority to be in control of **your** personal baggage, are not in full view of **your** property, or are not able to stop a third party from taking or interfering with **your** property. While in transit, baggage (excluding valuables and electronic equipment) must be held in a hold or luggage area as required by the public transport carrier.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

Personal Belongings Exclusions

The following apply to all Personal Baggage sections of cover.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. Sports equipment while in use. Winter sports equipment will be covered under the winter sports section.
5. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, including E-bikes and scooters, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or additional expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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](#).

10. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
11. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
12. Loss following any variation in exchange rates.
13. **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.
14. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
15. Any claim arising from **war** and **war** like activities whether declared or not.
16. Items owned by a business or used for business purposes, including cash.

Personal Baggage

Description of Cover

This section covers **you** for items owned by **you** that are lost, stolen, damaged or destroyed during **your trip** up to the sum insured.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. Personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the <u>Depreciation Table</u>) and a limit is applied to each single item and to all valuables and electronic equipment. 2. Up to £100 for the necessary and reasonable cost of replacing essential medication that has been lost or stolen. 	<ol style="list-style-type: none"> 1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 3. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view. 4. Items stolen from an unattended vehicle or caravan unless they were kept in a locked glove compartment, roof box, rear boot or luggage compartment and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 5. Medication and/or treatment which at the time you started the trip you knew would be needed, unless lost or stolen or delayed in transit. 6. Any claim for loss, damage, or theft of any gadget(s). 7. Anything listed under the <u>Personal Belongings Exclusions</u>.

Money and Travel Documents

Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- (1) **Money** in any currency.
- (2) the cost of replacement **travel documents** needed to get **you home**.

- (3) Additional costs **you** incur to organise replacing **travel documents** apart from additional accommodation or transport costs to return **home** if **you** miss **your** certificated departure. **You** may be able to claim for these costs under Missed Departure Outside the UK.

The cash limit set out in the [Table of Benefits](#) relates to the amount carried by one person whether jointly owned or carried on behalf of another.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in GBP and converted on the exchange rate applied when you purchased the currency. 2. Extra costs you incur to organise replacing your travel documents. 	<ol style="list-style-type: none"> 1. Transaction or credit card fees. 2. Money held on pre-paid currency cards, uncashed travellers' cheques. 3. Travel documents covered by the issuer. 4. Replacement value of visas that only cover this trip. 5. Money and travel documents not kept with you while you are travelling. 6. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. 7. Money and travel documents stolen from an unattended vehicle or caravan unless they were kept in a locked glove compartment, roof box, rear boot or luggage compartment and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 8. Anything listed under the Personal Belongings Exclusions.

Baggage Delay

Description of Cover

Under this section **we** will pay up to the sum insured to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 12 hours provided the delay does not happen in the **UK** or on **your** return journey to the **UK**. If **your** baggage is permanently

lost, any claim under the [Personal Baggage](#) section will be reduced by the amount paid out under Baggage Delay. **You** must keep all receipts for the items **you** have purchased.

Anything listed under the [Personal Belongings Exclusions](#) are not covered under this section.

4. Personal Accident, Personal Liability and Legal Sections of Cover

The next three sections cover the following:

- (1) Personal Accident - payment of a benefit if **you** are permanently injured as described in the section.
- (2) Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property.
- (3) Legal expenses - Legal costs if **you** have grounds to take legal action against a party.

Certain sports and activities do not include cover for Personal Accident or Personal Liability, see [Sports and Activities](#) Section on pages 48-49.

Personal Accident, Personal Liability and Legal Definitions

The following list of definitions apply to the Personal Accident, 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 pickers (who do not use machinery).

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.

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 Accident, Personal Liability and Legal Exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. 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.

5. 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.
6. Exposure to risk or danger, except in an endeavour to save a human life.
7. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
8. 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 or a police incident report.
 - d) **your** own admission.
9. If **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. 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](#).

12. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
13. Any claim caused by **you** undertaking **manual work**.
14. Any claim where **you** are taking part in or training for any **sport or activity** in a professional capacity.
15. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
16. 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.
17. **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.
18. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
19. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Accident

Description of Cover

The amount shown in the Table of Benefits will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the

outcomes listed below under “When cover applies”. **You** can only claim for one benefit under this section.

✓ When cover applies	✗ There is no cover for
<p>Your:</p> <ol style="list-style-type: none"> 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement <p>Arising within one year of you suffering accidental bodily injury.</p>	<ol style="list-style-type: none"> 1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 2. If your death or disability happens over 1 year from the date of your accidental bodily injury. 3. Claims not supported by a medical report or a death certificate. 4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on pages 48-49). 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 (DL 196). 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. Anything Specifically listed in the Personal Accident, Personal Liability and Legal Exclusions.

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 taking part in any activity where this policy excludes Personal Liability cover (see <u>Sports and Activities</u> pages 48-49). c) you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. d) any agreement unless liability would have existed without that agreement e) you owning, handling, riding or looking after any animal; or f) you owning, possessing or using a firearm, a horse drawn, mechanical or motorised vehicle including pedal cycles, electric cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft), an aircraft of any description, including unpowered flight and drones. 4. Any damage caused by any vehicle battery malfunction (whilst charging or not).

✓ When cover applies	✗ There is no cover for
	<ol style="list-style-type: none"> 5. Wilful or malicious acts. 6. Property belonging to you or held in trust by you. 7. Trips taken just in your home country. 8. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 9. Any claims where you admit liability or promise to make payment without our prior written consent. 10. Anything Specifically listed in the <u>Personal Accident, 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.
2. Additional travel expenses in the event that a court outside **your home country** requires **you** to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of £1000.

✗ 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 (DL 196). 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 Accident, Personal Liability and Legal Exclusions.

5. Sports and Activities

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium, provided the activity is accessible to the general public and does not require specialist training or qualifications. Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licensed.

To see a full list of activities covered under this policy: [click here](#) or go to camc.com/overseascovers

Eligibility

We are unable to provide cover for anyone participating in any sport or activity if **you** are participating in or training:

- For a competition or a tournament.
- On a professional or semi-professional basis.
- Water based activities outside 12 nautical miles from the coastline.

- For any sport or activity listed under "Sports and Activities not Covered".

IMPORTANT INFORMATION

To have full medical cover for riding an E-bike, the following applies:-

You must be wearing a helmet.

The bike must comply with with the Electrically Assisted Pedal Cycle (EAPC) regulations. These are:

- Cycle must be fitted with pedals that are capable of propelling it;
- Maximum continuous rated power of the electric motor must not exceed 250 watts;
- Electrical assistance must cut-off when the bicycle reaches 15.5 mph;
- Must not have "off-road" functionality (meaning that the bicycle can be propelled by the motor at a speed greater than 15.5 mph);
- No modifications or changes to enhance the output of the bicycle.

There is no Personal Accident or Personal Liability cover at any time.

X No Cover Under Personal Accident and Personal Liability for the following sports and activities	
Archery	Ice Surfing
Athletics	Jet Boating/Power Boating (passenger only)
Baseball	Snow Mobiling
Board Sailing	Lacrosse
Bungee Jumping/Reverse Bungee	Paint Balling/War Games (wearing eye protection)
Canoeing/Kayaking/Rafting/White Water Rafting grade 4 and 5	Racquet Ball/Rackets/Squash
Clay Pigeon Shooting/small bore shooting/rifle range	Riding Motorcycles/mopeds (up to 125cc only)*
Cycling (including E-bikes), (not including Mountain Biking/BMX or Touring)	River Bugging/Tubing/Sledging
	Sandboarding/Sand Surfing/Sand Skiing/Sand Yachting

X No Cover Under Personal Accident and Personal Liability for the following sports and activities	
Camel/Elephant/Horse/Mule/Llama/Ostrich/Pony Riding/Trekking or working with wild animals	Sailing/Yachting/Catamaran/Dinghy/Hobie Cat
	Skydiving/Parachuting (Tandem only)
Dragon Boat Racing	Swimming/Bathing with Elephants
Fencing	Tall Ship Crewing
Go Karting (up to 120cc, wearing a helmet)	
Ice Cricket	

*Motorcycling - **You** must be wearing a helmet and riding on recognised roads. **You** (or the driver if **you** are a passenger) must be in possession of a valid licence/certificate for the motorcycle in use.

X Sports and Activities NOT covered – there is no cover available under ANY Section of the policy apart from Section 1 Cancellation	
Battle Re-enactment	Mountain/BMX biking/Cycle Touring/mechanically assisted bicycles
Canoeing/Kayaking/Rafting/White Water rafting grade 6	Polo
Canyoning	River Bugging/Sledging/Tubing grades 4 and above
Cave Diving or pot holing	Rock Climbing
Cliff or Base Diving/Jumping	Sailing/Boating/yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Flying (as a pilot)	Sand Duning/Buggy
Gliding/Hang Gliding/paragliding	Scuba Diving deeper than 30 metres
Hot Air Ballooning (as a Pilot)	Segway/Electronic Scooters
Hunting, any use of firearm	Quad Biking/ATV's
Jet Skiing	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling above 4,000 metres
Kite Surfing	
Jousting	Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons
Marathon Running	
Martial Arts	Any Sahara/desert/polar (or other extreme climate) treks/runs/walks/hikes.
Micro Lighting	
Motorcycling/Mopeds with an engine capacity over 125cc	
Motor Sports/Racing of any kind Land/Sea	

6. Winter Sports

IMPORTANT INFORMATION

The Maximum age for Winter Sports is 65 and limited to a maximum of 17 days per policy year.

Which activities are covered:

Skiing and snowboarding on and off-piste (off-piste must be within resort boundaries); Ice skating when not on a rink; Husky or Reindeer sledging; glacier skiing or walking as part of an organised tour; cross country skiing; air boarding; snow tubing; ski blading; snow shoe walking; big foot skiing; riding a snow mobile or a ski doo (Snow mobile and Ski doo exclude Personal Accident and Personal Liability cover).

Provided **you** are not:

- Participating in or training for a competition or
- Taking part on a professional or semi-professional basis or
- Taking part contrary to local advice or warnings.

Winter Sports Definitions

Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

Winter Sports Exclusions

The following exclusions apply to all sections of Winter Sports.

You are not covered for;

1. Where applicable, the excess for each section.
2. More than the maximum sum insured for each section. See the [Table of Benefits](#).
3. When **you** do not provide the documentation, **we** ask for to support **your** claim. Please refer to the [claims evidence](#) section.
4. 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 advice of the Foreign, Commonwealth and Development Office (FCDO) 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](#).

5. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
6. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
7. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
8. **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.
9. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
10. Any claim arising from **war** and **war** like activities whether declared or not.

Ski Equipment and Lost or Stolen Lift Pass

Description of Cover

This section covers **you** for:

1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**. And
2. The unused portion of **your** lift pass if it is lost or stolen during **your trip**. up to the sum insured.

IMPORTANT INFORMATION

Requirement to report lost, stolen or delayed items.

You must report lost or stolen **ski equipment** within 24 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

✓ When cover applies	✗ There is no cover for
<ol style="list-style-type: none"> 1. The cost of ski equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the Depreciation Table). 2. The unused portion of a lift pass that is stolen or lost during your trip. 	<ol style="list-style-type: none"> 1. Claims for loss or theft not reported to the police, the carrier, or resort management. 2. Items stolen from an unattended vehicle or caravan, unless they were kept in a locked glove compartment, roof box, rear boot or luggage compartment and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the Winter Sports Exclusions.

Ski Hire

Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the sum insured. For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the Winter Sports Exclusions is not covered.

Ski Pack

Description of Cover

If **you** have a valid claim under “*Canceling your trip*” or “*Cutting short your trip*” for unexpected illness, injury, or death **we** will pay the for unused ski pack (ski school, lift pass and hired ski equipment) costs **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the Winter Sports Exclusions is not covered.

Piste Closure

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April.

Anything listed under the Winter Sports Exclusions is not covered.

Avalanche

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The sum insured applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the Winter Sports Exclusions is not covered.

7. 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.

8. 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

Please include ‘Red Pennant Complaint’ in the subject heading of any email correspondence and include copies of supporting material with any written complaint (letter or email).

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: 03333 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.

9. 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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