

Overseas Holiday Insurance

European Motoring & Personal Cover

Insurance Product Information Document

Company: Astrenska Insurance Limited

Product: Red Pennant Motoring and Personal Cover Package – Standard Cover- Single Trip, Long Stay & Annual Multi-Trip

Astrenska Insurance Limited (registered in the United Kingdom) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 1000010

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance provides a package of motoring (breakdown) and personal travel insurance benefits to cover either a single trip, long stay trip or, in respect of an annual multi-trip policy, for multiple trips within the Geographical Area of Europe (as defined in the policy) and cover dates selected.



What is insured?

European Motor Breakdown cover

- ✓ **Breakdown Cover – Up to Total cost**
Cover if your vehicle becomes unusable because of an accident, breakdown, fire or theft during your trip.
- ✓ **Recovery of your vehicle home – Total cost or up to current market value**
- ✓ **Continuation of Holiday Travel – Up to £2,000**
Cover if you wish to continue your trip and your vehicle cannot be repaired on the same day.
- ✓ **Continuation of Holiday Accommodation – Up to £2,000**
Cover for alternative accommodation costs incurred if your vehicle cannot be repaired on the same day.
- ✓ **Motor Breakdown/Accident – Trip Cancellation – Up to £2,000**
 - up to 14 days prior to departure, due to accident, fire or theft, or
 - you are involved in a road accident on the way to your departure point.
- ✓ **Storage costs – Up to £350**
- ✓ **Location & dispatch of Spare Parts - Total cost**
If your vehicle is immobile, cover to dispatch spare parts to you if parts are not readily available abroad.

Optional additional cover (where selected and paid for)

These include:

- Pet Repatriation cover



What is not insured?

European Motor Breakdown cover

- ✗ Vehicles not holding a valid MOT, tax or insurance certificate.
- ✗ Vehicles which have not been maintained in line with manufacturers recommendations.
- ✗ Hotel or extra meal expenses where the caravan, motorhome or trailer tent is accessible and habitable.
- ✗ The cost of any spare part.
- ✗ Claims which do not affect the mobility, safety, or security of the vehicle.
- ✗ Claims for faults which occurred prior to purchase of the policy.
- ✗ Costs of replacement tyres when:
 - They are below the legal tread limit and/or
 - if there is no serviceable spare tyre and wheel (plus locking wheel nut key) or puncture repair kit if no spare by design and/or
 - Replacement necessary due to vehicle having been overloaded.
- ✗ Costs of any veterinary fees or Animal Health Certificate.
- ✗ Costs of repatriating a sick, injured or deceased pet.
- ✗ Theft not reported to the police within 24 hours of discovery and a written report obtained.
- ✗ Legal representation not appointed by us and under our control.
- ✗ Costs for accommodation when you have no pre-booked or pre-paid accommodation or site bookings.



What is insured?

European Travel Insurance Cover

- ✓ **Cancelling your trip – Up to £2,000**
Cover for any unused accommodation and travel expenses which you lose or incur as a result of having to cancel your holiday due to certain reasons.
- ✓ **Cutting short your trip – Up to £2,000**
Cover for the unused portion of your travel and/or accommodation arrangements which were paid for before your departure if you have to cut short your trip.
- ✓ **Emergency Medical Expenses and Medical Repatriation – Up to £5 million**
Cover for emergency medical treatment, including some cover for COVID-19, repatriation and the use of Caravan and Motorhome Club emergency medical assistance services.
- ✓ **Missed Departure from the UK – Up to £400**
Cover for additional costs incurred to reach your destination if you miss your departure due to certain reasons.
- ✓ **Delay and Abandonment – Up to £300**
Cover if your public transport to or from the UK is delayed for 12 hours or more.
- ✓ **Personal Baggage - Up to £2,500**
Cover if the items usually carried or worn during a trip are lost, stolen or damaged.
- ✓ **Single Article Limit – Up to £250**
- ✓ **Money and Travel Documents – up to £250**
Cover if your money and/or documents are lost or stolen. £150 for loss or theft of cash left in an unattended vehicle or unoccupied caravan.
- ✓ **Personal Liability – Up to £1 million**
Cover against costs incurred in the event of accidental bodily injury to third parties or damage to their property.
- ✓ **Personal Accident – Up to £10,000**
Benefit if you have a personal accident during your trip.
- ✓ **Legal Expenses – Up to £25,000**
Cover for legal costs if you or a representative take legal proceedings in pursuit of compensation for illness, injury or death suffered on a trip.

Optional additional cover (where selected and paid for)

- These include:
 - Winter Sports Cover



What is not insured?

European Travel Insurance Cover

- ✗ Any excesses which may apply.
- ✗ Any claim relating directly or indirectly to an existing medical condition where you do not meet the Medical Health Requirements, unless you have told us about the condition, and we have accepted cover in writing.
- ✗ Any claim when your medical practitioner does not confirm that at the time you bought this policy or booked a trip (whichever is last), they would not have seen a substantial likelihood of your condition(s) deteriorating to such a degree that a claim would be foreseen.
- ✗ Medical treatment that can wait until you return home.
- ✗ Medication and/or treatment which at the time you started the trip you knew would be needed.
- ✗ Electrical equipment, gadgets, valuables and camping equipment.
- ✗ The transport of Alcohol, cigarettes or any other tobacco product
- ✗ Loss of personal money not on your person or not left in a locked safety deposit box.
- ✗ Loss or theft not reported to the police within 24 hours of discovery and a written report obtained.
- ✗ Legal representation not appointed by us and under our control.
- ✗ If you are travelling whilst pregnant and you will be more than 28 weeks (or 24 weeks for multiple births) pregnant at the start of your trip.

Both Motor Breakdown and Travel Insurance Cover

- ✗ Any claim caused by an epidemic or pandemic, (apart from some cover for COVID-19 as stated in the policy wording)
- ✗ Trips solely within the United Kingdom.
- ✗ Any costs which would normally have been incurred if nothing had gone wrong on the trip.
- ✗ Claims when you drink too much alcohol which is evidenced by one of the following:
 - a medical practitioner report
 - the results of a blood test.
 - a witness/police incident report
 - your own admission.
- ✗ Any claim arising as a result of you driving a motor vehicle or riding a motorcycle unless the appropriate licence is held by the driver of the vehicle. e.g. a full UK driving licence or a valid CBT certificate (DL196). The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.
- ✗ Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.
- ✗ Loss or theft not reported to the police within 24 hours of discovery and a written report obtained.
- ✗ There is no cover relating to claims regarding any cruise trip, or any flight trip or a trip where you reach your destination by air travel.



Are there any restrictions on cover?

- ! All limits are per party unless otherwise stated in the policy.
- ! All trips must start and end in the UK.
- ! Annual multi-trip policies
 - Maximum trip limit of 31 days unless you have selected and paid for 45 or 66 days.
 - No upper age limit
- ! Single Trip policies
 - Maximum trip limit of 122 days
 - No upper age limit
- ! Long Stay policies
 - Maximum trip limit of 365 days
 - Maximum age is 79 years at time of purchase.
- ! If the Foreign, Commonwealth and Development Office (FCDO) has advised against all but essential travel, there is no cover for claims relating to that advice unless it is agreed in writing, prior to departure, that your trip is essential.
- ! Certain sports and other activities – see policy wording for further details.
- ! Maximum vehicle length of 8m (26ft 3 in) shipping length, 3m (9ft 10in) height, 2.55m (8ft 4 in) in width or 4.25 tonnes gross weight unless agreed by The Caravan and Motorhome Club and the appropriate premium paid.
- ! Winter Sports optional cover
 - Maximum age is 65 years at time of purchase and a maximum of 17 days per policy year.



When does the cover start and end?

Annual Multi-Trip policies starts from the start date shown on your Policy Schedule and ends 12 months later.

Single trip and Long Stay policies start when you pay the insurance premium and end on the date shown on your policy schedule.



Where am I covered?

For all types of policies, you are covered for travel within the geographical area of Europe only, as defined in the policy wording.



When and how do I pay?

You will pay your premium as a one-off payment prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. If you arrange insurance over the phone or online you can pay by debit/credit card.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately. Not doing so could invalidate your insurance and ability to claim.
- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance and you are no longer able to comply with the Medical Health Requirements.
- Inform us if you are changing country of residence, your vehicle or any of your contact details change e.g. home or email address.
- Contact the Caravan and Motorhome Club assistance services as soon as reasonably possible in the event of a claim where you require breakdown or medical assistance, telephone: +44 (0) 1342 336606 or 00800 1907 1907.
- Notify us of any claim within 60 days of returning home from your trip, telephone 020 8865 3122 or email TravelClaims@collinsongroup.com
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Keep up to date with the travel advice issued by the Foreign, Commonwealth and Development Office (FCDO).



How do I cancel the contract?

You can cancel your policy:

- Within 14 days of receipt of the policy documentation provided you have not started a trip to which the insurance applies and have not made a claim.

Following the expiry of your 14-day cancellation period, you continue to have the right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available.

To exercise this cancellation right, please call the Caravan and Motorhome Club on: 01342 336633

Caravan and Motorhome Club Overseas Holiday Insurance

Important Information

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a package of motoring and personal travel insurance benefits to cover a single trip, long stay or for multiple trips within the area of Europe only, as defined in the policy wording, and for the chosen period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

Claim Type	Contact number	Email address:
Emergency Medical Expenses and Medical Repatriation claims whilst abroad (Caravan and Motorhome Club)	+44 (0) 1342 336606/ 00800 1907 1907	
European Motor Breakdown Assistance (Caravan and Motorhome Club)	+44 (0) 1342 336606/ 00800 1907 1907	
All other Claims (Collinson Insurance Services Limited)	+44 (0)20 8865 3122	TravelClaims@collinsongroup.com

You may be asked for additional evidence when making a claim, such as receipts, medical reports or invoices depending on the type of claim.

Information needed in an emergency:

- Name, address and contact details whilst abroad (phone and/or email)
- Policy number
- Details of your booked outward and return journeys
- The type of help you need

Paying medical fees

If possible and where the cost is not expected to exceed £500, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money or it is likely that the costs will exceed £500, then you must contact the Caravan and Motorhome Club.

How to make a complaint

For servicing of your policy or The Caravan and Motorhome Club's Emergency Services: The Director General, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA. Email: escalations@camc.com

For claims: The Claims Director, Collinson Insurance Services Limited. Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Email: complaints@collinsoninsurance.com

Please make sure that you quote the policy number which can be found on your policy schedule.

Financial Ombudsman Service

If you remain dissatisfied after receiving a final response to your complaint, or if you do not receive a response within eight weeks from your complaint being raised; you may refer your complaint to the Financial Ombudsman Service (FOS). You can contact them on the address below:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Financial Services Compensation Scheme (FSCS)

The Underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.