

European Personal Cover

Insurance Product Information Document

Company: Astrenska Insurance Limited

Product: Red Pennant Personal Cover - Single Trip & 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 Number 202846.

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 personal travel insurance benefits to cover either a single trip in the country or countries you have chosen 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?

- ✓ **Cancelling your trip – Up to £3,000**
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 £3,000**
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.
- ✓ **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 £100**
Cover if your public transport to or from the UK is delayed for 12 hours or more.
- ✓ **Personal Accident – Up to £20,000**
Benefit if you have a personal accident during your trip.
- ✓ **Emergency Medical Expenses and Medical Repatriation – Up to £10 million**
Cover for emergency medical treatment, including some cover for COVID-19, repatriation and the use of Caravan and Motorhome Club medical emergency assistance services.
- ✓ **Personal Baggage - Up to £1,500**
Cover if the items usually carried or worn during a trip are lost, stolen or damaged.
- ✓ **Money and Travel Documents – up to £250**
Cover if your money and/or documents are lost or stolen
- ✓ **Personal Liability – Up to £2 million**
Cover against costs incurred in the event of accidental bodily injury to third parties or damage to their property.
- ✓ **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.
- ✓ **Ski Equipment – Up to £300**
Cover if the items usually carried or worn during a trip are lost, stolen or damaged.



What is not insured?

- ✗ Any excesses which may apply.
- ✗ Any claim caused by an epidemic or pandemic, (apart from some cover for COVID-19 as indicated in the policy wording)
- ✗ 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
- ✗ 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.
- ✗ Laptops, iPads, tablets (or similar), smartphones and mobile telephones.
- ✗ The transport of Alcohol, cigarettes or any other tobacco product
- ✗ Valuables in checked-in luggage.
- ✗ 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.
- ✗ Any costs which would normally have been incurred if nothing had gone wrong on the trip.
- ✗ 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.



Are there any restrictions on cover?

- ! All limits and excesses are per person, per incident, per claim.
- ! Annual multi-trip policies have a maximum trip limit of 31 days unless you have selected and paid for 45 or 66 days (limited to 17 days in any policy year for winter sports trips).
- ! Single trip policies have a maximum trip limit of 185 days where the appropriate premium has been paid and is shown on your policy schedule. Winter sports trips are limited to 17 days.
- ! There is no cover under the cancellation section if the Foreign Commonwealth and Development Office (FCDO) place an advisory relating to your intended destination (including travelling through a country or a region within a country) relating to COVID.
- ! 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.
- ! Maximum age limits at date of commencement of the policy apply as follows:
 - for Annual multi-trip and Single Trip policies: no age limit
 - for Winter Sports trips: 65 years of age
- ! £250 for any one article lost, damaged or stolen in any one incident.
- ! £250 for loss or theft of cash (limited to £75 if left in an unattended vehicle or unoccupied caravan or accommodation).
- ! £250 in total for all Valuables.
- ! Certain sports and other activities – see policy wording for further details.



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.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately as 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 or any of your contact details change e.g. home or email address.
- Contact the Caravan and Motorhome Club assistance services if you or any other person insured by your policy have a medical emergency during your trip, telephone: +44 (0) 1342 336606 or 00800 1907 1907.
- All claims must be submitted within 60 days of your return from your trip by 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.



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.



When does the cover start and end?

Your cover will start and end on the dates specified in your Policy Schedule. If you have already booked your trip, cancellation cover for Annual multi-trip policies starts from the start date shown in your Policy Schedule, or for Single trip policies, it starts when you pay the insurance premium.



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 personal travel insurance package with benefits to cover a single trip 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:
Medical Emergency and repatriation claims whilst abroad (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 a medical 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.