

ISSUE 12M

# Overseas Holiday Insurance

## Red Pennant Motoring only Cover

Single-trip, Annual multi-trip  
& Long Stay insurance policies



# Travel Insurance

## Important Information



Your travel insurers, under the Association of British Insurers General Business Code of Practice, have to bring to your attention some of the important features of your travel insurance policy:

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully.
- **CONDITIONS AND EXCLUSIONS:** There are conditions and exclusions which apply to individual sections and general conditions and exclusions which apply to the whole policy.
- **DATE CHANGE EXCLUSION:** Changes in dates, and particularly the change of century, could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions) exclude anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits eg: per day, per person.
- **POLICY EXCESSES:** Claims under some sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.
- **COOLING OFF PERIOD:** The policy contains a “cooling off” period which allows you to return the policy and obtain a full refund if you have a reason to be dissatisfied with the cover provided. Please refer to ‘Money Back Guarantee’.
- **GOVERNING LAW:** Your policy is governed by the law applicable to where you reside within the United Kingdom or Republic of Ireland.
- **DATA PROTECTION:** You should understand and give explicit consent that the sensitive health and other information you provide about yourself and others in your party will be used by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited, its associated companies, other insurers, regulators, industry bodies and agencies to process your insurance, handle claims and prevent fraud. This may involve the transfer of such information to other countries (including those with limited or no data protection laws).

# Contents



	<i>Page</i>
Introduction .....	1
Summary of Cover .....	2
Service Standards .....	3
Certificate of Insurance .....	4
Motoring Policy Cover .....	4-18
Geographical Limits .....	5
Important Notes .....	5 - 6
Definitions .....	6
Description of Cover .....	7-14
Additional Benefits .....	15
General Conditions .....	16
General Exclusions .....	17-18
How to make a Claim .....	19-20
Safety Information .....	23

## Useful Telephone Numbers

CARAVAN CLUB - POLICY ADMINISTRATION

**01342 336633**

CLAIMS ONLY

**0843 208 1900**

# Introduction ● ● ● ● ● ● ● ● ● ●

Dear Member

Thank you for taking out Red Pennant Insurance. The cover has been designed using The Club's experience of over 40 years of helping Members whilst abroad and I am sure that you will be satisfied with the protection provided.

This booklet together with the schedule, forms the whole Insurance Contract and should be kept for future reference. You must read the booklet and Schedule to make sure that you understand and comply with all the terms, conditions and exclusions. Please check that the details shown on the schedule/confirmation invoice are correct and in the event that alteration is required please telephone The Club on 01342 336633.

The Club handles the general administration of the Red Pennant Service from its Headquarters in East Grinstead, it issues all documentation, handles alterations, renewals and Members' general enquiries. The premium charged includes an administration fee which is used to cover Club expenses and any resultant surplus will be used for the benefit of Members.

Accidents and losses will inevitably occur and the claims handlers aim to provide fast, fair and friendly claims settlement. Details of the claims procedure can be found on pages 19 and 20.

Finally this booklet is written so that it is easy to understand, but if you have any questions about the cover, we will be pleased to assist.

Yours sincerely

A handwritten signature in white ink that reads "Nick Lomas". The signature is fluid and cursive, with a large loop at the beginning.

Nick Lomas  
Director General

# Summary of Policy Cover Limits ● ● ●

## Limits of Motoring Cover Policy (per party unless otherwise stated)

	Standard	Plus
1 Roadside assistance and vehicle & passenger recovery		
A(i) Roadside assistance and towing to nearest garage	total cost	total cost
A(ii) Emergency labour costs	up to £250	up to £500
B(i) Storage costs	up to £250	up to £500
B(ii) Recovery of vehicle(s)	total cost	total cost
B(iii) Additional ferry costs	additional costs	additional costs
C Collection of repaired vehicle(s)	up to £1,000	total cost
D Chauffeured recovery	total cost	total cost
E Return home from scene of mishap	total cost	total cost
F Repatriation of pet(s) travelling under pet passport scheme	total cost	total cost
2 Continuation of holiday travel	up to £2,000	up to £4,000
3 Continuation of holiday accommodation	up to £2,000	up to £4,000
4 Spare parts, location and despatch (cost of spare parts is not covered) (excess £100 if no serviceable spare wheel/tyre is carried)	total cost	total cost
5 Roadside assistance abroad	included	included
6 Late return of hired caravan or trailer tent	up to £1,000	up to £2,000
7 Loss of use of car on return to UK	up to £250	up to £500
8 Loss of deposit (per person)	up to £1,500	up to £3,000
9 Payment of customs duty	total cost	total cost
10 Legal Benefits	up to £25,000	up to £50,000
11 Break-in cover	up to £250	up to £500
12 Emergency phone calls to The Club	up to £30	up to £60

### Additional Benefits

- 1 Provision of Emergency Expenses
- 2 International Camping Card, with Personal Liability Insurance
- 3 Automatic Extension of Cover

# Service Standards ● ● ● ● ● ● ● ● ● ●

## COMPLAINTS PROCEDURE

Our aim at all times is to provide **you** with a first class standard of service. However, there may be occasions when **you** feel that this objective has not been met. Should **you** have any query or complaint about this insurance the Caravan Club should be contacted in the first instance. **You** should write to:-

The Director General,  
The Caravan Club,  
East Grinstead House,  
East Grinstead,  
West Sussex,  
RH19 1UA

If **you** remain dissatisfied with the handling of a complaint, or a claim notified under **your** policy, **you** should write to:-

### For all complaints about Motoring Cover

The Managing Director,  
Optimum Underwriting Limited,  
19 Bartlett Street,  
Croydon,  
Surrey CR2 6ET

### For complaints about Section 10 - Legal Expenses

The Managing Director,  
Lexceteras Limited,  
Minerva House,  
Holbeach Technology Park,  
Park Road,  
Holbeach,  
Lincolnshire PE12 7PT

Please quote details of the policy, including **your** policy number and/or claim number to enable enquiries to be dealt with speedily.

### For all Sections

If **you** feel that neither of these Managing Directors has dealt with **your** complaint to **your** satisfaction, **you** should then write to:

The Chief Executive,  
Groupama Insurance Company Limited,  
6th Floor, One America Square,  
17 Crosswall,  
London EC3N 2LB

If **you** are still then not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

# Red Pennant 'Motoring' Cover ● ● ●

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT 0016 issued to **The Club** by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or the Republic of Ireland.

The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

Groupama Insurance Company Limited, Registered in England: No 995253, are members of the Association of British Insurers.

Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority.

***We ask you to read the wording to make sure that you have the insurance protection you want and are expecting.***

## **Period of Insurance**

For Single Trip and Long Stay policies the cover provided in respect of cancellation applies within 14 days of the planned date of departure from **your home** or as soon as the premium has been paid and accepted (whichever is the later). The rest of the policy cover applies for the duration of the booked trip (or earlier return to the **United Kingdom** or the Republic of Ireland). For other policies all cover commences from the start of the Period of Cover shown on the policy schedule. With the exception of cover relating to cancellation the insurance provided by all policies is effective from the time of departure from **your home** and ceases on return to **home** provided this period does not exceed 24 days for Single Trip policies or 31 days for Annual Multi-trip policies (unless the appropriate additional premium has been paid to extend the duration of any one trip). For Long Stay policies the total duration of all trips must not exceed the period shown on the Confirmation/Invoice issued to **you**.

On all policies if **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

## **MONEY BACK GUARANTEE**

**The Club** will refund **your** premium payment in full provided **you** return the insurance documents to **The Club** within 14 days of receipt together with **your** cancellation instructions prior to **your** departure on any trip covered by the policy. No refund of premium will be given after this date. If the policy is cancelled under this Guarantee no claims can be made.

# Geographical Limits

The Continent of Europe, **including** the **United Kingdom**, the Republic of Ireland and Mediterranean Islands **but excluding** Russia, Ukraine, Belarus and Moldova.

PLEASE NOTE Red Pennant Motoring Cover is only applicable to journeys to the Continent of Europe and that start and finish from a **United Kingdom** or Republic of Ireland **home** address.

# Important Notes

**We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.**

- 1) This Policy is not Travel Insurance and does not provide any personal insurance cover.
- 2) This policy is only available to persons permanently resident in the **United Kingdom** or the Republic of Ireland
- 3) This policy is only valid for trips commencing in and returning to the **United Kingdom** or the Republic of Ireland involving a sea crossing.
- 4) This policy is not valid for trips taken solely within the **United Kingdom** unless **your home** is in the Republic of Ireland nor for trips in the Republic of Ireland unless **your home** is situated in the **United Kingdom**.
- 5) Cover is only available for the whole duration of a booked trip. Cover cannot be effected once a journey has commenced.
- 6) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
- 7) If **your vehicle** is damaged as a result of a break-in or attempted break-in, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the Police Report. Failure to comply will result in **your** claim being turned down.
- 8) The maximum duration of any one trip is 24 days for single trip policies and 31 days for annual multi-trip policies (unless the appropriate additional premium has been paid to extend the duration of any one trip). If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.
- 9) Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to three unmarried dependent children of either of **you** under the age of 18 years in full time



education, all permanently residing with **you**. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.

- 10) Children under the age of 4 are insured free of charge as long as they travel with an adult insured under this policy.
- 11) Cover for **vehicles** exceeding 7.32m (24ft) shipping length, 3m (9ft 10in) in height, 2.3m (7ft 6in) in width or 3.85 tonnes gross weight is only available by special arrangement with **The Club** and subject to the payment of an additional premium.
- 12) Cover for motorcycles, quad bikes or any mechanically assisted cycles is only available by special arrangement with **The Club**.
- 13) Third party service providers, including but not limited to garages, breakdown/recovery companies, repairers, hire car companies, whose services are arranged and/or paid for under the policy are not approved by **The Club** nor are they agents of **The Club**.

## Definitions

### DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Curtailed/Curtailment** Return early to **home**.

**Home** **Your** residential address in the **United Kingdom** or Republic of Ireland.

**Party** All persons named on the Policy Schedule / Confirmation Invoice.

**The Club** The Caravan Club.

**United Kingdom** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Vehicle(s)** Car, Motorcaravan, Caravan or Trailer Tent.

**We/Us/Our** Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

**You/Your** Each insured person/member.

# Description and Limit of Cover

## (per party unless otherwise stated)

### SECTION 1. VEHICLE, PASSENGER AND PET RECOVERY

- A.** As soon as **your vehicle** becomes unusable because of an accident, breakdown, fire or theft, **you** will be covered for:
- Roadside assistance and towing to nearest garage **Total Cost**
  - Emergency labour costs which enable the holiday to continue  
**Up to £250 (£500 under Plus cover)**
- N.B.** the cost of any spare part is not covered
- B.** If **you** cannot use **your vehicle** for 8 hours or more as a result of accident, breakdown, fire or theft,  
**OR** if as a result of death, illness or injury of a member of **your party**, there is no qualified or competent driver in the **party**.  
**OR** if garage repairs will not be completed in time for **you** to reach **home** by the planned date, **you** will be covered for:
- Storage charges **Up to £250 (£500 under Plus cover)**
  - Recovery of **your vehicle(s)** and contents to **your home** address or **United Kingdom** repairer **Total Cost**
  - Additional ferry costs **Additional Costs**
- C.** If **your party** has returned to the **United Kingdom** or Republic of Ireland without **your vehicle** because repairs had not been completed in time for **your** planned return to the **United Kingdom** or Republic of Ireland **The Club** will pay for reasonable travel and hotel expenses for one person to collect the **vehicle(s)** from abroad. The same will apply if the **vehicle** was stolen and subsequently found.  
**Up to £1,000 (Total Cost under Plus cover)**
- D.** If as a result of death, injury or illness of a member of the **party**, there is no qualified or competent driver remaining, **The Club** will, at its discretion, provide a chauffeur to bring the outfit and passengers **home**. The chauffeur will normally be one of a special team of Club members who have volunteered for this duty. **Total Cost**
- E.** If **your vehicle** is going to be unusable for 8 hours or more as a result of an accident, breakdown, fire or theft, or because there is no competent driver due to death, illness or injury and **you** must return directly to the **United Kingdom** or the Republic of Ireland, the whole **party** is covered for transportation to **your home** in the **United Kingdom** or the Republic of Ireland by:
- Economy or tourist air fare **Total Cost**
  - Hire of a car equivalent to or smaller than **your own** **Total Cost**
  - Second class rail fares (First class with Plus cover) **Total Cost**

If an overnight stop is necessary during **your** journey **home**, **you** are covered for:

- iv. Hotel bed and breakfast per day per person: **Up to £50 (£100 under Plus cover)**
  - v. Additional meal expenses per day per person: **Up to £15 (£30 under Plus cover)**
- F. If **your** trip is unavoidably delayed, extended or **curtailed** for an insured reason, **you** may claim for reasonable additional costs to repatriate a pet(s) by road.

Note: Before you incur any costs under this section, you must contact The Caravan Club Emergency Service for approval (Details shown under 'How to obtain Help and Advice' on page 30).

## **SECTION 2. CONTINUATION OF HOLIDAY TRAVEL**

**Up to £2,000 (£4,000 under Plus cover)**

If **you** wish to continue **your** holiday but because:

- A. **Your** car or motorcaravan cannot be used for 8 hours or more because of an accident, breakdown, fire or theft, **you** can:
  - i. Hire a car the equivalent of or smaller than **your** own,
  - ii. Take second class rail travel (First Class under Plus cover) **OR**
- B. The only qualified or competent driver is declared medically unfit to drive, **you** can take second class rail travel (First Class with Plus cover).

## **SECTION 3. CONTINUATION OF HOLIDAY ACCOMMODATION**

**Up to £2,000 (£4,000 under Plus cover)**

If **your** **vehicle(s)** cannot be used for 8 hours or more because of an accident, breakdown, fire or theft **you** may claim either:

- A. Hotel bed and breakfast per day per insured person: **Up to £50 (£100 under Plus cover)**  
and  
Additional meal expenses per day per insured person: **Up to £15 (£30 under Plus cover)**  
or
- B. In lieu of hotels and additional meal expenses, hire a motorcaravan, a caravan, trailer-tent or tent, Per Day. **Up to £100 (£200 under Plus cover)**

## **CONDITIONS AND EXCLUSIONS RELATING TO SECTIONS 1-3**

- 1. **The Club's** agreement must be obtained before **you** abandon **your** **vehicle(s)**.
- 2. In the event of the **vehicle(s)** being badly damaged **The Club** reserves the right to postpone recovery of the **vehicle(s)** until examination by insurers has taken place. If

declared a total loss **The Club** will not recover the **vehicle(s)** whether the **vehicle(s)** is (are) insured or not.

3. **The Club** and/or Insurers reserve the right to pay the market value of the **vehicle(s)** and/or contents in cases where the cost of recovery exceeds this amount. In the event of an accident, this condition will not apply where the **vehicle(s)** is (are) not insured.
4. Car and caravan/trailer tent outfits will be recovered together in one transporter operation only. **The Club** reserves the right to employ other means. All parts and contents must be secured in the **vehicle(s)** prior to collection.
5. If the **vehicle(s)** insurance policy provides for the recovery of the **vehicle** in the event of an accident, **The Club** reserves the right to negotiate with the insurer in order to obtain a proportion of the cost of recovery.
6. **You** must instruct **your vehicle(s)** insurance companies to maintain cover from the time of abandonment of **vehicle(s)** to the time of delivery. **The Club**, its servants or agents, will not accept responsibility for loss or damage to the **vehicle(s)** or contents during this period.
7. Any additional expenses which may result from the need to recover **your** boats must be repaid to **The Club**.
8. In the event of the recovery of the **vehicle(s)** and/or passengers following an insured event **The Club** will pay only the additional cost, over and above that which would normally have been incurred on the return journey. Refunds received on unused ferry tickets in these circumstances must be paid to **The Club**.
9. **You** must not abandon **vehicles** on campsites which are unattended, or likely to be unattended within three weeks of abandonment following closure at the end of the season, but move them to a place of safety to await collection.
10. When **you** hire a **vehicle**, time and mileage charges and any drop-off charges will be paid for an equivalent or smaller **vehicle** to **your** own. **Vehicles** hired abroad must be left at the continental hire depot and another **vehicle** hired in the **United Kingdom** or Republic of Ireland for the journey **home**. **The Club** is not responsible for the return of hired **vehicles** to the hirer. **You** must therefore hire **vehicles** only from those firms which have a collection facility. Petrol costs are not included but storage and towing charges are covered (see Sections 1A and 1B above).
11. **You** are warned of the high cost of **vehicle** hire and should avoid where possible unnecessary additional charges. **The Club** has an agreement with the main networks of hire-car companies and hirings can usually be arranged by **The Club** on **your** behalf. **It is however, your responsibility to ascertain the full cost of the hire before you drive the vehicle away and to pay any amount over the insurance cover.** (See Section 2A and 3B). Non waivable excess charges must be paid in full by the member. **The Club** cannot guarantee availability of **vehicles** and suitable tow cars can be difficult to find. **Your** valid credit card will be required and must be available to present to the hire company as security and no **vehicle(s)** can be hired if **your** card is not presented.
12. If **you** are travelling 'solo' i.e. without **your** caravan or trailer tent, **you** are covered under the full terms of the insurance, except **you** will be covered only for ADDITIONAL hotel expenses under Section 3.
13. Hotel or extra meal expenses where the caravan, motorcaravan or trailer tent is

accessible and habitable are not covered.

14. **The Club** and/or Insurers or agents will not be liable for the transport of alcohol, tobacco or other goods that may be subject to scrutiny from Government officials or Agencies.
15. **You** must be the owner of the pet and it must live with **you** at **your home**.
16. Any veterinary fees of any kind are not covered.
17. The costs of the Pet Passport are not covered.
18. Costs of repatriating a sick, injured or deceased pet are not covered.
19. **THE INSURANCE WILL NOT COVER THE FIRST £75 IF THE VEHICLE(S) DOES NOT CARRY A SERVICEABLE SPARE WHEEL AND TYRE AND A CLAIM ARISES AS A RESULT.**
20. **You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

#### **SECTION 4. SPARE PARTS (LOCATION AND DISPATCH)**

**Total Cost**

If **your vehicle(s)** is(are) immobile because spare parts are not readily available overseas, **The Club** will arrange:

- i. The dispatch of spare parts to the most suitable airport nearest to **your** location for **you** to collect **OR**
- ii. Where practicable, delivery to an overseas address.
- iii. If **you** find that **you** can obtain spare parts, rather than having them sent out from the **United Kingdom**, **The Club** may approve a contribution towards extra expenses necessarily incurred.

**NB.** Spare parts will generally be with **you** more quickly if sent to an airport for **your** collection. Estimated delivery periods are given based on normal experience and the availability of a spare part, however, no specific guarantee can be given.

#### **CONDITIONS AND EXCLUSIONS RELATING TO SECTION 4**

1. The cost of spare parts, the cost of labour in fitting them (except where covered under Section 1 A ii ) and import dues are not covered. Therefore if **you** order spare parts **you** must pay the cost of the parts or, if the parts are not collected, the cost of returning the parts to the stockist in the **United Kingdom**. **You** are reminded that returned parts may not be accepted and that they remain **your** responsibility for payment.
2. The insurance does not cover any expenses incurred in the provision or dispatch of incorrect spare parts or in additional recovery expenses where this was due to incorrect or insufficient information supplied by **you**.
3. **You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

#### **CONDITIONS AND EXCLUSIONS RELATING TO SECTIONS 1-4**

1. **The Club** will not be responsible for obtaining spares for **vehicles** of FOREIGN MANUFACTURE unless spares are readily available in the **United Kingdom**.  
**IF YOU OWN SUCH A VEHICLE YOU MUST PROVIDE THE NAME AND ADDRESS OF A UNITED KINGDOM SUPPLIER OF SPARES WHEN APPLYING FOR THE RED PENNANT SERVICE. THE CLUB WILL NOT RECOVER SUCH A VEHICLE IF, AS A RESULT OF LACK OF, OR DELAY IN OBTAINING SPARES, IT HAS TO BE ABANDONED.**
2. **You** are advised to obtain an estimate before authorising repairs as it is **your** responsibility to ensure that the work has been carried out satisfactorily and to take all reasonable steps to expedite the completion of a repair. **The Club** does not accept any responsibility for the quality or extent of repairs to **vehicles** and **you** are advised to collect **your vehicle(s)** personally following repairs abroad to avoid subsequent disputes.
3. Claims resulting from seizure or overheating due to lack of oil or water or frost damage or unroadworthy condition of tyres are excluded.
4. Cost of repairs either temporary or permanent, or servicing, resulting from accident, or mechanical breakdown except where covered under Section 1 A ii are excluded.

## **SECTION 5. ROAD ASSISTANCE ABROAD**

**The Club** is a member of the Federation Internationale de l'Automobile (FIA) and is thus affiliated to a number of the major motoring organisations who will assist **you** if in difficulty. If a call-out charge is made then a claim can be made under the service, but this does not include the cost of any spares supplied. Emergency Labour costs remain as supplied under Section 1 A.ii. In addition **The Club** has a special arrangement with the ANWB (Dutch Motoring Club) which enables **The Club** to use the facilities of various English speaking key points in Europe which have been established by the ANWB to help their own members who travel abroad.

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

## **SECTION 6. CARAVANS OR TRAILER TENTS ON HIRE**

**Up To £1,000 (£2,000 under Plus cover)**

If **you** are touring with a caravan or trailer tent hired from a firm engaged in the business of caravan hire and are prevented by an accident from returning the caravan at the intended expiry date of the hire, **you** may claim additional hire charges up to £20 (£40 under PLUS cover) a day for up to 50 days in all. No payment will be made when such additional hire charges would be the responsibility of the caravan hire firm or its insurers.

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

## **SECTION 7. LOSS OF USE OF CAR ON RETURN TO UNITED KINGDOM**

**Up to £250 (£500 under Plus cover)**

Where **your** car is being recovered under the terms of Section 1, or where **your** car has been left abroad and declared a total loss by **your** insurers, **you** may, on return to the **United Kingdom**, hire an equivalent or smaller car for a period of up to 10 days or until **your** own car is available to **you** in a serviceable condition, whichever period is the shorter. Up to £25 (£50 under PLUS cover) a day will be paid for the period of hire.

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

#### **SECTION 8. LOSS OF DEPOSITS DUE TO CANCELLATION OF THE HOLIDAY.**

**Limits Per Person: Up to £1,500 (£3,000 under Plus cover)**

**You** are covered for the value of the portion of **your** travel and/or accommodation costs paid for (including non-refundable camping cheques) or contracted to be paid for before **your** holiday commenced or was due to commence, which have not been used as a result of cancellation of **your** holiday due to accident, fire or theft of or to **your** vehicle(s) within 14 days of the planned date of departure from **your** home (i.e. the date cover is to start as given on the Red Pennant booking form) necessitating the cancellation of the holiday, provided the repairs cannot be carried out in time and **The Club** is informed immediately. Alternatively, full cover under Sections 2 and 3 will be given to provide a hired vehicle(s) to enable the holiday to take place.

PLEASE NOTE: There is no cover under this Section if **your** car suffers a breakdown within 14 days of departure, but please telephone **The Club** immediately, as it is possible that they will be able to assist **you** to avoid having to cancel **your** holiday.

#### **CONDITIONS AND EXCLUSIONS RELATING TO SECTION 8**

1. If **you** cancel **your** holiday and claim under this Section **you** will not be entitled to a refund of **your** Red Pennant fee since the Policy must be in force to enable a claim to be made.
2. **You** must notify **The Club** in writing if **you** wish to cancel. Ferry tickets and site fee accounts should be forwarded to **The Club**.
3. If **you** are claiming for non-refundable camping cheques the original documents must be returned to **us**.

**You** will not be covered for:-

4. Anything caused directly or indirectly by prohibitive regulations by the Government of any country.
5. **Anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 16-18)

#### **SECTION 9. PAYMENT OF CUSTOMS DUTIES**

**Total Cost**

In the event of the car and/or caravan being stolen or completely destroyed while abroad and where it cannot be exported, **you** will be protected against customs duty claims. The loss must be reported to the nearest police within 48 hours.

**SECTION 10. LEGAL BENEFITS Up to £25,000 (£50,000 under Plus cover)**  
**THIS SECTION OF COVER IS ARRANGED AND MANAGED BY LEXCETERAS LIMITED**

**DEFINITION OF WORDS THAT APPLY TO THIS SECTION OF COVER**

Throughout this cover, the words and phrases listed below have the meanings given next to them and are printed in bold:

**Insured person, you, your** - any person shown on the Validation Certificate as being insured under this policy.

**We, our, us** - the Insurer and Lexceteras Limited

**YOU ARE COVERED**

If **you** die or are injured as result of an accident which occurs during **your** trip during the period of insurance, and **you** or **your** legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

- 1) provide up to £25,000 (Standard cover) £50,000 (Plus cover) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2) any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3) any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4) provide up to £1,000 for each **insured person**, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5) if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule **we** will pay the costs incurred;
- 6) if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

**YOU ARE NOT COVERED FOR**

- 1) legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone **you** were travelling with or another **insured person**;
- 2) legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3) any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;



- 4) any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5) any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 6) legal costs and expenses incurred if an action is brought in more than one country;
- 7) any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 8) anything detailed in the General Exclusions.

**Conditions**

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

**SECTION 11. BREAK-IN COVER Up to £250 (£500 under Plus cover)**

If **your** car and/or caravan is damaged as a result of a break-in or attempted break-in, **The Club** will pay up to £250 (£500 under PLUS cover) towards the cost of repairs provided the incident is reported to the police, a police report obtained, an original receipted repair bill is supplied and provided no claim is made under any other insurance policy and/or agreement.

**YOU ARE NOT COVERED for anything mentioned in the GENERAL EXCLUSIONS.**

(see pages 16-18)

**SECTION 12. EMERGENCY TELEPHONE CALLS TO THE CARAVAN CLUB Up to £30 (£60 under Plus cover)**

For the purpose of obtaining assistance concerned with an incident covered by this policy, **you** may call **The Club** on BT UNIVERSAL FREEFONE from most Continental Countries covered (for details see the Assistance Booklet). If **you** are unable to contact us using the above services and have to use a pay phone, **you** may claim up to £30 (£60 under PLUS cover) for telephone or fax charges. Calls made to relatives, friends or business associates or for any purpose are not covered, however **THE CLUB WILL BE PLEASED TO TRANSMIT URGENT MESSAGES FOR YOU.**

**YOU ARE NOT COVERED for anything mentioned in the GENERAL EXCLUSIONS.**

(see pages 16-18)

# Additional Benefits

## supplied by us unless otherwise stated ● ● ●

### 1. PROVISION OF EMERGENCY EXPENSES

In the event of an accident, breakdown, illness, etc., involving the payment of emergency expenses **The Club** will cable the required sum, up to £500, to the member for collection at a bank. Any such sums, together with any expenses incurred by **The Club** on the member's behalf must be repaid to **The Club** immediately on return or on demand, irrespective of any claims under other sections of the service. Available only to members who have a permanent address in the **United Kingdom**. Members are urged to obtain the appropriate credit cards and travellers cheques from their bank to enable them to obtain money abroad. This could save delay and inconvenience in many cases.

### 2. INTERNATIONAL CAMPING CARD INCLUDING PERSONAL LIABILITY INSURANCE

Supplied by R L Davison & Co at Lloyd's. This Card is available to members only and is valid world wide. The insurance of up to £1,000,000 indemnifies the member (and the **party** travelling with him in the same private **vehicle**) against liability in respect of claims arising from bodily injury or disease to persons and/or damage to property caused by any accident occurring while the insured is touring away from his normal domicile. The policy excludes any claims arising which are directly or indirectly caused by any mechanically propelled **vehicle**, or by any ship, vessel, craft or aircraft. The Card is provided automatically and free of charge to members taking out Red Pennant 'Motoring' cover.

### 3. AUTOMATIC EXTENSION OF COVER

If the return **home** is unavoidably delayed for an insured reason, cover is automatically extended free of charge for the period of that delay.

# General Conditions

Relating to all sections of the cover provided.

1. The service covers a member of the Caravan Club resident in the **United Kingdom** and the Republic of Ireland, and up to a maximum of nine accompanying passengers for a period of up to 24 (31 for annual multi-trip) consecutive days. Additional periods in excess of these can be covered for an additional premium. Journeys which do not involve travelling overseas or are planned to end overseas are not covered. Non-residents of the **United Kingdom** or Republic of Ireland cannot be covered.
2. **The Club** reserves the right to refuse an application without stating a reason.
3. **Vehicle(s)** must be serviced in accordance with the manufacturer's specification both before, and if necessary during the tour and must be in a roadworthy condition (this includes not being overloaded) and mechanically sound.
4. Any recoveries obtained from Third Parties are to be for the benefit of **The Club** up to the limit of the amount paid under Red Pennant 'Motoring' cover.
5. Drivers must be aged 18 years or more and possess a current driving licence (not provisional) that permits towing.
6. The service does not cover "loss of use" of the caravan in the **United Kingdom** or Republic of Ireland during any period that the **vehicle(s)** is awaiting recovery or repair.
7. All claims must be promptly notified to **The Club**.
8. The cover is effective from the time of departure from **your home**, and ceases on **your return home**. The cover is automatically extended to cover any period of delay necessarily incurred as a result of an insured event.
9. No claims will be paid or service given unless the full premium has been paid prior to departure from the **United Kingdom**.
10. Any credit facilities must be re-paid immediately on return **home** or on demand, and not withheld pending the settlement of any claims.
11. If **you** are already abroad **you** must arrange ferry bookings yourself and pay return fares on ferries from foreign ports.
12. Where **we** require any medical certificates, information, evidence and receipts, these must be obtained at **your** expense.
13. If any claim or statement is found to be fraudulent in any way the cover will not apply and all claims will be forfeited.
14. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
15. **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 any other party.
16. If at the time of making a claim there is any other policy covering the same risk **we** have the right to contact the insurer for a contribution.

# General Exclusions

Relating to all sections of the cover provided.

You are not covered for:-

1. Any claims arising as a result of incomplete, inaccurate, or illegible applications;
2. Any vehicle exceeding 24ft (7.32m) shipping length, 9ft 10ins (3m) in height, 7ft 6ins (2.3m) in width or 3.85 tonnes gross weight. For caravans and motor caravans exceeding these parameters, please contact **The Club**;
3. The pursuit of any trade, business or profession;
4. All claims where the proper premium, or outstanding debts to **The Club**, have not been paid;
5. Claims where the names of all members of **your party** have not been detailed on the confirmation invoice or schedule;
6. Expenses recoverable under **your vehicle(s)** policies and/or any other policy and/or agreement;
7. Damage to windscreens, windows and tyres. Window glass and parts of a nature which do not affect the mobility or safety and security of the **vehicle(s)** (e.g. door hinges, spare parts for boats, refrigerators or cookers) and oils or other inflammable liquids are also excluded from Section 4 of the cover;
8. Non-essential repairs that do not affect the mobility or safety or security of the **vehicle(s)** such as air conditioning and motor movers;
9. Claims for compensation for loss or **curtailment** of holidays, or for inconvenience, pain, distress or disappointment caused by any reason whatsoever, except where covered under Section 8;
10. Gratuities, except where charged on bills or receipts;
11. Claims arising as a result of any wilful act of **you** or any member of **your party**;
12. Loss or shortage of fuel or oil for any reason;
13. Damage, delay, detention or confiscation by Customs or other officials;
14. Costs which would have been payable if the incident being the subject of the claim had not occurred;
15. Professional or organised sports, racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, air travel within 24 hours of scuba diving or dangerous pursuits;
16. any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;
17. Anything directly or indirectly caused by:
  - (a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; or

(b) Any act of terrorism

*An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of persons, whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;*

(c) Any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in (a) and/or (b) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in (a) and/or (b) above;

**You** are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;

18. Loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:-
  - i. ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - ii. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
19. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
20. Any liability however arising in respect of any **vehicle** hired after the commencement of cover except where covered under Section 1;
21. Failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date;
22. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel;
23. **Your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self exposure to needless danger (unless **you** are trying to save someone's life);
24. Travelling on motorcycles, Quad bike or any mechanically assisted cycles unless cover has been specifically arranged with **The Club** and in any event if **you** fail to wear a crash helmet;
25. **You** driving a motor vehicle or riding a motorcycle, Quad bike or mechanically assisted cycle without an appropriate licence or when not insured under a motor policy;
26. any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever;
27. any claim which arises directly from **you** being involved in any malicious, reckless, illegal or criminal act.

# How to make a claim ● ● ● ● ● ● ● ●

- 1 a) Complete the claims form, found in the centre of the Assistance Booklet, attach all receipts and send to:

**Red Pennant Claims Unit,  
c/o Preferential Administration Services Ltd  
19 Bartlett Street  
Croydon  
Surrey  
CR2 6ET**

**Telephone 0843 208 1900**

(calls may be monitored or recorded for quality purposes)

**Fax: 0843 208 1901**

**If you have any queries on claims either before or after dispatching the claim form please telephone the above.**

- b) Please assist by giving full details, and where receipts are scrawled illegibly, note on the receipt what the various items refer to. This is particularly important if **you** are claiming for the cost of labour under section 1A (ii).
- c) Attach all receipted bills to the Claim Form. Please note that the original and not photocopies of receipts must be provided, where possible, to support **your** claims.

Please give rates of exchange obtained.

- d) Claims will be handled more quickly if accompanied by **your** Red Pennant confirmation invoice.
- e) Members should state the total cost of the **vehicle** hire (excluding petrol & P.A.I.) on the Claim Form.

## Notes

- 1 There is no cover under the policy for the cost of spare parts.
- 2 There is no cover for the cost of repairs, either temporary or permanent resulting from breakdown or accident except for the cover under section 1A (ii). Members are urged to ensure that their vehicle(s) policies are extended to cover touring abroad. (In the case of The Club's 5Cs Caravan Policy contact the Insurance Department and not the Travel Service).
- 3 The policy does not cover compensation for loss or curtailment of holidays, (other than as set out under Section 8 of the policy) inconvenience, pain, distress, or disappointment caused by any reason whatsoever.
- 4 Where a member is covered under any other policy in addition to the Red Pennant Policy for any item(s) which is the subject of a claim, **you** must give details of the other policy.
- 5 Members making a claim are required to send a copy of their ferry, train ticket etc. to confirm travel dates.

## 2 CLAIMS FOR 'LOSS OF DEPOSITS' UNDER SECTION 8

If **you** cancel **your** holiday for an insured reason, **you** are covered for the value of the portion of **your** travel and/or accommodation costs paid for or contracted to be paid for before **your** holiday commenced or was due to commence, which has not been used as a result of cancellation of **your** holiday.

In order to make a claim, **you** will need:

- a) If travel and/or accommodation was booked through **The Club**, to return the booking invoice, ferry tickets etc. to **The Club** for a refund and/or letter confirming cancellation charges.
- b) If booked through another agent, return the invoice to them to obtain a refund and/or cancellation invoice.
- c) Complete the Red Pennant Claims Form, found in the centre of the Assistance booklet, and send it with the cancellation letter/invoice and any other substantiating documents to Red Pennant Claims Unit.

## 3 CLAIMS FOR "LEGAL BENEFITS" UNDER SECTION 10

Please contact  
Lexceteras Limited  
Minerva House,  
Holbeach Technology Park,  
Park Road,  
Holbeach,  
Lincolnshire  
PE12 7PT.

Telephone: 0843 208 2031

Fax: 01406 493083

## 4 CLAIMS FOR "BREAK-IN COVER" UNDER SECTION 11

A Police Report is essential when claiming for compensation for damage as a result of a break-in under Section 11. **You** must report the incident to the police within 48 hours and get a report. If **you** encounter any language or other difficulties please refer the police to the appropriate pro-forma report (in English, French, German, Spanish, Italian and Portuguese) on pages 25 to 29 of the Assistance Booklet and obtain the necessary signature and police stamp.

# How to obtain help and advice

Refer to sections A & C of Assistance Booklet.

NOTES





Optimum Underwriting Limited  
19 Bartlett Street, Croydon, Surrey CR2 6ET

Registered Office: 17 Devonshire Square, London EC2M 4SQ  
Registered in England No 3805719

Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited

# Safety Information

*A few tips that could help save your holiday  
and avoid personal injury*

*Enjoy your holiday and take a little care*

Accidents happen most often when people are in a hurry. Keep your speed down, take plenty of breaks in your journey and stop in a safe place if you are tired.

Many factors contribute towards serious accidents, particularly overloading your outfit and failure to replace old tyres (no matter how good they look). Skimping on safety may save you money in the short term, but can cost more than money in the longer term. Find ways to keep the load within the Club's recommended limit; hiring bicycles and buying food and drink at your holiday destination, for example.

Caravan Tyres; hundreds of holidays are ruined or marred due to poorly maintained tyres and the lack of a suitable spare. Tyres should be replaced regularly (even as often as every 3 years) to reduce the risk of experiencing serious inconvenience or worse. Refer to the Sites Directory & Handbook for the latest information on tyres. Many British caravans are fitted with 13 inch 6-ply tyres that are not readily available on the Continent.

When you are towing a caravan, things take a little longer, so always indicate in plenty of time.

Your caravan will be susceptible to side winds on exposed motorways and bridges and to bow waves set up by large vehicles. If the caravan starts to snake and sway, there are a number of things you should do; ease off the accelerator and try not to brake at all. If you must brake, then do it as gently as possible until the sway has settled down. Do not fight the steering wheel but keep it in the straight-ahead position as any sharp correction will worsen the sway

Driving on the right causes very little difficulty for most people, but something to remind you to rejoin the road on the right can be useful, particularly after a short break in the journey. Some people find it a good idea to tie a handkerchief to the right of the steering wheel when they stop

If you are travelling at the higher towing speed as French law allows, make absolutely sure that your tyres are suitable for the speed and load being carried and check the pressures regularly.

The yellow technical information section of the Club Sites Directory & Handbook is essential reading for safer caravanning and contains much more detailed safety information.



Groupama Insurance Company Ltd is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 90% of the claim with no upper limit. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 892 7300

East Grinstead House,  
East Grinstead, West Sussex RH19 1UA  
Telephone: 01342 336633

