

2012

Red Pennant Overseas Holiday Insurance



Outstanding Continental holiday protection with Red Pennant

- Covers caravanners, motor caravanners and trailer tenters
- Single-trip, Annual multi-trip and Long Stay cover options
- Freephone 24-hour helpline manned by multi-lingual Club staff

THE
CARAVAN
CLUB



Specially designed for tourers...

"Knowing they were only a phone call away to assist with language difficulties when we were dealing with the French mechanics was very re-assuring and meant that the repair went like clockwork. I highly recommend all members venturing abroad to take out cover with Red Pennant to give peace of mind should friendly, courteous assistance be required when the unexpected suddenly catches you out."

Mr Parkinson, UK



Red Pennant Motoring & Personal Holiday Insurance

The Club launched Red Pennant over forty years ago. Designed specifically to protect Club members while caravanning on the Continent, the original concept remains true today. Red Pennant is the only holiday insurance that really considers the needs of caravanners in trouble abroad.

There's no need to take a chance...

Many travellers believe that their vehicle breakdown cover alone, or insurance offered with credit cards, will protect their holiday plans should they run into problems abroad. As a caravanner taking your accommodation with you, this is often not enough. Ask yourself the following question – would you know who to call if you had an accident abroad, your car and caravan are damaged, it's getting late and the only driver competent at towing has been injured? Are you 100% confident that your existing cover would take care of you?

This is when Red Pennant comes into its own. With a freephone helpline and multi-lingual staff, it's reassuring to know that a call to The Club is all it takes to get help in the event of a problem.

Visit our website at www.caravanclub.co.uk/redpennant
Phone us today for further information or a quotation on **01342 336 633** Lines are open 9.00am - 5.30pm Monday - Friday. Calls may be recorded.

Red Pennant Offers...

- Holiday insurance specially designed for caravanners, motor caravanners and trailer tenters
- Single-trip, Annual multi-trip and Long Stay cover options
- Freephone helpline 24 hours a day, 7 days a week
- Helpline manned by multi-lingual Caravan Club trained staff
- Exclusively for Club members

Cover options include:

- Breakdown roadside assistance
- Continuation of holiday travel and/or accommodation
- Vehicle and passenger repatriation
- Cancellation cover
- Medical cover
- Ski cover

You will receive a FREE Camping Card International (CCI) worth £5.50 when you take out 'Motoring & Personal' or 'Motoring Only' cover. This is available only to members and is valid worldwide. (Except USA and Canada)

- See page 12 for further details.

Which policy is best for you?



Red Pennant	Motoring & Personal Package <small>(only journeys where your vehicle is the primary means of travel)</small>	Motoring Only Cover	Personal Only Cover
Single Trip	Designed especially for the caravanner. This policy protects both the motoring and personal needs of a Continental caravanning holiday when you travel abroad once a year. Cover is available for up to 122 days.	The tried and tested motoring sections of our traditional package, designed for Continental holidays when you travel abroad once a year. Cover is available for up to 122 days.	Essential personal protection when taking a single trip non-motoring/caravanning holiday. Cover is available for up to 6 months within Europe* or 120 days Worldwide.
Annual Multi-Trip	This policy protects both the motoring and personal needs of a Continental caravanning holiday when you travel abroad more than once in a year, but for no more than 31 days at a time, unless the additional premium has been paid to upgrade to 45 or 66 days.	Designed to cover your motoring needs for Continental holidays when you travel abroad more than once in a year, but for no more than 31 days at a time, unless the additional premium has been paid to upgrade to 45 or 66 days.	Essential personal protection when taking non-motoring/caravanning holidays more than once in a year. Cover is available for up to 66 days per trip within Europe* and 60 days per trip Worldwide.
Long Stay	This policy protects both the motoring and personal needs of a Continental caravanning holiday when you travel abroad for extended periods. Cover is available for up to 185 days in a 12 month period.	Designed to cover your motoring needs on Continental holidays when you travel abroad for extended periods. Cover is available for up to 185 days in a 12 month period.	Cover Not Available.

*Personal Only Europe Cover and Motoring Only Cover

Your choice of cover and benefits...

Type of Cover	Motoring & Personal <small>cover per party</small>		Motoring Only <small>cover per party</small>		Personal Only <small>cover per party</small>
	Standard	Plus	Standard	Plus	Europe
Vehicle, Passenger & Pet Recovery:					
Towing to nearest garage	Total Cost	Total Cost	Total Cost	Total Cost	-
Emergency labour costs	Up to £250	Up to £500	Up to £250	Up to £500	-
Storage charges	Up to £250	Up to £500	Up to £250	Up to £500	-
Recovery of vehicle(s)	Total Cost	Total Cost	Total Cost	Total Cost	-
Additional ferry costs	Total Cost	Total Cost	Total Cost	Total Cost	-
Collection of repaired vehicle(s)	Up to £1000	Total Cost	Up to £1000	Total Cost	-
Chauffeured recovery	Total Cost	Total Cost	Total Cost	Total Cost	-
Return home from scene of mishap	Total Cost	Total Cost	Total Cost	Total Cost	-
Continuation of holiday travel	Up to £2000	Up to £4000	Up to £2000	Up to £4000	-
Continuation of holiday accommodation	Up to £2000	Up to £4000	Up to £2000	Up to £4000	-
Spare parts location and dispatch	Total Cost	Total Cost	Total Cost	Total Cost	-
Roadside assistance abroad	Included	Included	Included	Included	-
Late return of hired caravan or trailer tent	Up to £1000	Up to £2000	Up to £1000	Up to £2000	-
Loss of use of car on return to UK	Up to £250	Up to £500	Up to £250	Up to £500	-
Medical and other expenses (per person)	Up to £2m	Up to £4m	-	-	Up to £5m
Loss of deposit for cancellation due to illness	Up to £1500	Up to £3000	-	-	Up to £3000
Loss of deposit for cancellation due to fire, accident or theft of the vehicle(s), or loss of vehicle cover under the Continuation sections above, 14 days prior to departure	Up to £1500	Up to £3000	Up to £1500	Up to £3000	-
Emergency return home	Up to £1500	Up to £3000	-	-	-
Personal accident benefits	Up to £10000	Up to £20000	-	-	Up to £20000
Loss or damage to personal luggage and documents	Up to £2000	Up to £4000	-	-	Up to £1500
Payment of customs duties	Total Cost	Total Cost	Total Cost	Total Cost	-
Legal benefits	Up to £25000	Up to £50000	Up to £25000	Up to £50000	Up to £25000
Unauthorised occupation of UK home by squatters	Up to £3500	Up to £7000	-	-	-
Break-in cover	Up to £250	Up to £500	Up to £250	Up to £500	-
Emergency phone calls to The Club	Up to £30	Up to £60	Up to £30	Up to £60	Up to £50
Travel delay	-	-	-	-	Up to £100
Missed departure	-	-	-	-	Up to £400
Personal public liability	CCI* included	CCI* included	CCI* included	CCI* included	Up to £2m
Ski equipment	Optional	Optional	-	-	Up to £300
Hijack benefit	Up to £1000	Up to £2000	-	-	Up to £1000
Mugging	Up to £1000	Up to £2000	-	-	Up to £1000

*Camping Card International

Plus Cover is not available for motor vehicles 12 years old and over.

Red Pennant rates and benefits in this brochure are applicable for all journeys commencing on or after 1st January 2012. Full terms, conditions and exceptions are available on request.

How much does it cost?

Take a look at these tables to see how much Red Pennant will cost for your chosen cover and holiday duration. All prices are inclusive of Insurance Premium Tax. As you can see from our great testimonials of which this is just a small selection, Red Pennant insurance is not only great value, but an investment that is priceless if you ever need to use it.

“Keep up the good work and to all the Caravanners out there. DO NOT FORGET RED PENNANT.”

Mr & Mrs Holt, Bolton

“Thanks again “Red Pennant” and all of you at the Caravan Club for your help in saving our holiday.”

Mrs Dunn, Newcastle-Upon-Tyne

“If like me you are pursuing a favourite winter pastime of planning next year’s foreign trip, I would urge you to include one thing – Red Pennant Insurance.

Many thanks to all at Red Pennant – the best £100 I’ve spent in my life.”

Mr Crane, East Boydon, Tyne & Wear

Geographical limits for ‘Motoring’ and ‘Motoring & Personal’ policies: The Continent of Europe including the UK, the Republic of Ireland and Mediterranean Islands, but excluding Russia, Ukraine, Belarus and Moldavia. Under ‘Motoring’ and ‘Motoring & Personal’, cover is only applicable for journeys to the Continent of Europe in your own motor vehicle, that start and finish from a UK or Republic of Ireland home address.

Motoring & Personal Package

Single Trip Plan

Number of Days		1-6	7-12	13-24	25-31	32-45	46-66	67-94	95-122
1 or 2 persons + outfit	Std	£58	£106	£137	£158	£187	£223	£260	£270
	Plus	£82	£152	£194	£225	£282	£359	£450	£524
Extra Person (maximum 8)	Std	£15.50	£15.50	£16.50	£16.50	£16.50	£16.50	£16.50	£16.50
	Plus	£23.50	£23.50	£24.50	£24.50	£24.50	£24.50	£24.50	£24.50
Motor Vehicle (12 years old & over)	Std	£26	£40	£50	£50	£50	£50	£50	£50
Winter Sports (per person)	Std	£26	£33	£45	£45	£45	£45	£45	£45
	Plus	£32	£40	£54	£54	£54	£54	£54	£54

Annual Multi-Trip Plan

Maximum days per trip		31	45	66
1 or 2 persons + outfit	Std	£270	£344	£406
	Plus	£352	£461	£551
Family + outfit (2 adults & 3 children)	Std	£301	£375	£437
	Plus	£393	£502	£592
Extra Person (maximum 8)	Std	£31	£31	£31
	Plus	£41	£41	£41
Motor Vehicle (12 years old & over)	Std	£99	£99	£99
Winter Sports (per person)	Std	£68	£68	£68
	Plus	£80	£80	£80

Long Stay Plan

Total days per trip		Up to 122	Up to 185
1 or 2 persons + outfit	Std	£345	£566
Additional Premium* (if aged 65-69)	Std	n/a	£212
Additional Premium* (if aged 70-79)	Std	n/a	£279
Extra Person (maximum 8)	Std	£78	£114
Motor Vehicle (12 years old & over)	Std	£100	£144
Winter Sports (per person)	Std	£68	£90

185 Day Long Stay only *Single payment per party if any member of the party is aged 65 years or over. Cover not available if aged 80 years or over. Infants under 4 years free.

Motoring Only Cover

Single Trip Plan									
Number of Days		1-6	7-12	13-24	25-31	32-45	46-66	67-94	95-122
1 or 2 persons + outfit	Std	£46	£85	£100	£115	£141	£171	£199	£207
	Plus	£70	£129	£147	£172	£212	£265	£340	£396
Extra Person (maximum 8)	Std	£13	£14	£15	£15	£15	£15	£15	£15
	Plus	£17	£18.25	£19.25	£19.25	£19.25	£19.25	£19.25	£19.25
Motor Vehicle (12 years old & over)	Std	£26	£40	£50	£50	£50	£50	£50	£50
Infants Under 4	FREE								

Annual Multi-Trip Plan				
Maximum days required per trip		31	45	66
1 or 2 persons + outfit	Std	£166	£215	£274
	Plus	£240	£305	£368
Family + outfit (2 adults & 3 children)	Std	£191	£240	£299
	Plus	£275	£340	£403
Extra Person (maximum 8)	Std	£25	£25	£25
	Plus	£35	£35	£35
Motor Vehicle (12 years old & over)	Std	£99	£99	£99

Long Stay Plan			
Total days required per trip		Up to 122	Up to 185
1 or 2 persons + outfit	Std	£253	£319
Extra Person (maximum 8)	Std	£36	£41
Motor Vehicle (12 years old & over)	Std	£100	£144

185 Day Long Stay only
Cover not available if aged 80 years or over. Infants under 4 years free.

Personal Only Cover

Single Trip	Per Person
Cover up to 5 days	£34
Cover up to 12 days	£38
Cover up to 17 days	£44
Cover up to 24 days	£53
Extra weeks or part thereof (maximum duration 6 months)	£15
Infants Under 4	FREE

Annual Multi-Trip				
Maximum days per trip		31	45	66
1 or 2 persons	Std	£175	£215	£265
	Plus	£240	£305	£368
Family (2 adults & 3 children)	Std	£202	£242	£292
	Plus	£275	£340	£403
Extra Person	Std	£27	£27	£27
	Plus	£35	£35	£35

Europe includes Republic of Ireland, countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

Visit our website at
www.caravanclub.co.uk/redpennant

Phone us today for further information or a quotation on:

01342 336633

Lines are open 9.00am - 5.30pm
Monday - Friday Calls may be recorded.

Geographical limits for 'Motoring' and 'Motoring & Personal' policies: The Continent of Europe including the UK, the Republic of Ireland and Mediterranean Islands, but excluding Russia, Ukraine, Belarus and Moldavia. Under 'Motoring' and 'Motoring & Personal', cover is only applicable for journeys to the Continent of Europe in your own motor vehicle, that start and finish from a UK or Republic of Ireland home address.

"Everything was explained so well and always followed up as promised I was made to feel the main priority was to get the holiday back on track with minimum disruption, not the usual insurance companies trick of trying to pay out as little as possible. To top matters, as we were only a stones throw from the ferry port and the cost involved, I so very nearly did not take out the cover but so glad that I did."
Mr Adams, Leicester





Important Notes

Please read these notes before you purchase Red Pennant Insurance.

Brief details of the benefits and premiums of the Red Pennant Holiday Insurance are contained in this brochure. As with all insurance there are various requirements, conditions and exclusions that apply. These are clearly set out in the Policy wording and we will be happy to send you a specimen copy on request.

Motoring and Personal cover

1. The Club reserves the right to refuse to provide a quotation or cover for Red Pennant without stating a reason.
2. Red Pennant covers a member of The Caravan Club permanently resident in the UK or the Republic of Ireland and up to a maximum of 9 accompanying passengers, all of whom must be permanently resident in the UK or the Republic of Ireland, for a period of up to 24 consecutive days (31 days for Annual Multi-trip cover and 122 days Long Stay) Subject to the payment of an extra premium, selected additional periods can be covered.
3. Cover is only available for journeys commencing in and returning to the UK or Republic of Ireland. Journeys which do not involve travelling overseas or are planned to end overseas are not covered.
4. All claims must be promptly notified.
5. The cover is effective from the time of departure from your home and ceases on your return home and the period of cover taken must cover these dates.
6. Any credit facilities must be repaid immediately on return home or on demand, and not withheld pending the settlement of any claims.

Motoring cover

1. Cars, motorcaravans and caravans 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, not overloaded and mechanically sound.
2. Drivers must be aged 18 years or more and possess a current full UK driving licence that permits towing.
3. An excess of £100 will be applied to any claims arising through the lack of a spare wheel and tyre for the vehicle.

Personal cover

If you are travelling to Republic of Ireland, France, Belgium, Netherlands, Germany, Austria or Italy you no longer need to inform us of any medical conditions that you have, provided you are fit to undertake the trip, or any travelling companions or anyone else upon whom your trip depends, unless the circumstances set out in a) to f) below apply.

Certain conditions and exclusions are applicable which apply to you, or any travelling companions or anyone else upon whom your trip depends, from the time you book your trip and take the insurance, to the first day of your trip.

These are if you are aware of anyone:-

- a. awaiting tests or medical investigations or results of tests or medical investigations
- b. travelling against medical advice or in order to get medical treatment
- c. recovering from, or on a waiting list for in-patient or out-patient treatment in a hospital or nursing home

- d. travelling against any health requirements stipulated by any public transport provider or their handling agents
- e. who has been diagnosed with a terminal illness
- f. suffering from depression, or any psychotic mental illness.

If the answer is 'Yes' to any of the above, you must notify The Club's policy administration department. Cover may be subject to acceptance by us, and an additional premium may be requested to cover the condition.

For trips anywhere else in Europe (as defined on page 6 in this brochure under Geographical Limits), and other than the countries listed above, it is your promise to declare conditions that fall within the categories 1) to 8) below. This applies to you, or any travelling companions or anyone else upon whom your trip depends, and covers from the time you book your trip and purchase this insurance, to the first day of your trip.

Are you aware of:

1. any reason why the trip could be cancelled or curtailed or any medical condition which could result in a claim?
2. anyone who, during the 12 months before this insurance started, suffered from any chronic or recurring illness for which they have received treatment or been a hospital in-patient?
3. anyone who is awaiting tests or medical investigations, or awaiting results of tests or medical investigations?
4. anyone who is travelling against medical

- advice or travelling in order to get medical treatment?
5. anyone who is receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home?
6. anyone travelling against any health requirement stipulated by any public transport provider or their handling agents?
7. anyone who has been diagnosed with a terminal illness?
8. anyone who has been diagnosed as suffering from depression or any psychotic mental illness?

If the answer is 'Yes' to any of the above, you must notify The Club's policy administration department. Cover may be provided subject to acceptance by us, and an additional premium may be requested to cover the condition.

We must also 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.

European Health Insurance Card (EHIC)

An excess of £40 (£250 against 185 days 'Long Stay' cover) will apply against any claim for medical expenses unless the EHIC has been presented to the hospital and a saving has been made. Presenting the EHIC not only saves the excess, but it saves the underwriter money. Red Pennant is The Club's own scheme and any savings the underwriter makes will be reflected in lower premiums the following year. Full details of the EHIC can be obtained from the Post Office.

cont...



Camping Gemmi, Switzerland

What we cannot cover:

1. Any vehicle exceeding 7.32m (24ft) shipping length, 3m (9ft 10in) in height, 2.3m (7ft 6in) in width or 3.85 tonnes gross weight. For caravans and motor caravans exceeding these dimensions please contact The Club.
2. The pursuit of any trade, business or profession.
3. Claims where the names of all the members of your party have not been provided to The Club.
4. Expenses recoverable under your car and caravan policies and/or other policy and/or agreement.
5. Claims for compensation for loss or curtailment of holidays, or for inconvenience, pain, distress or disappointment.
6. Claims arising as a result of any wilful act by you or a member of your party.
7. If you are undertaking a trip and travelling by air or sea and at the start of your trip or on the return date you are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
8. Professional or organised sports, racing, speed or endurance tests, hazardous pursuits

Additional Benefits

Provision of Emergency Expenses

In the event of an accident, a breakdown or illness etc. involving the payment of emergency expenses, The Club will arrange the required sum, up to £500, for collection by the member 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 UK. 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.

Automatic Extension of Cover

If your return home is unavoidably delayed for an insured reason, cover is automatically extended free of charge.

Camping Card International including Personal Liability Insurance

This card is available to members only and is valid worldwide. The insurance (up to £1m) 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 without charge to members taking out 'Motoring' and 'Motoring & Personal'.

Holidays in Ireland*

Members living in Great Britain who wish to holiday in Ireland and members living in Ireland who wish to holiday in Great Britain, are offered a discount on Continental fees.

*These benefits only apply to the single-trip 'Motoring & Personal' package.

What you need to know

The Question of Insurance

This deserves your closest attention. You are strongly advised to make sure that you are as fully covered as possible. In this respect, the benefits of the Red Pennant Service are wide but we try not to duplicate the cover offered under your normal car, caravan, household and boat insurance, etc.

In particular, Red Pennant Holiday Insurance does not cover the cost of repairs either temporary or permanent except for some emergency costs that enable the motoring holiday to continue - full details are in our policy booklets.

Period of Insurance

The Red Pennant cover is from the time you leave home on the commencement of your holiday until the time you return home. The period of cover requested in the Red Pennant application must embrace these dates.

Car, Motor caravan & Caravan policies

Members should ensure that their vehicle and caravan policies provide adequate cover for their purposes and if travelling outside of the

European Union or Associated Countries obtain an International Certificate of Motor Insurance, more commonly referred to as a 'Green Card'.

Should you be delayed beyond the limits of your insurance you must, without fail, arrange for your insurers to maintain cover, and if touring in a country that is not a member of the EU or an Associated Country, obtain another 'Green Card' document.

The Club's caravan insurance scheme and scheme for cars, at no extra cost, provides cover for up to 180 days use in the European Union and Associated Countries. For the motor caravan scheme it provides up to 270 days cover.

Transit Insurance

Check with your insurance company that your car and caravan or motorcaravan are covered against damage in transit on the ferries. Please note that The Club's caravan insurance policy automatically provides this cover regardless of the length of sea crossing as does the members' car and motor caravan insurance scheme.

Taking Your Car or Motor Caravan Abroad – Evidence of Insurance Cover (Green Card)

All countries oblige visiting motorists to have motor insurance cover for their legal liability to third parties. An International Motor Insurance Certificate, commonly known as a Green Card, is evidence of compliance with this requirement. However, motorists visiting EU and Associated Countries do not need a Green Card as, under EU legislation, a UK Motor Insurance Certificate is now accepted in all such countries as evidence that the obligatory motor insurance cover is in force.

Travellers outside the EU and Associated Countries will need to obtain a Green Card document, for which insurers usually make a charge. If a Green Card is issued, your motor insurers should be asked to include reference on it to any caravan or trailer you may be towing. If you do not have evidence of the obligatory insurance cover, you may have to pay for temporary insurance at a country's border.

Irrespective of whether a Green Card is required, it is advisable to notify your insurer/broker of your intention to travel outside the UK

and obtain confirmation that your policy has been extended to include use of the insured vehicle abroad as your motor insurer may not automatically provide you with full policy cover when abroad. You should ensure that your vehicle and motor caravan policies provide adequate cover for your purposes, rather than the minimum cover that the country you are visiting obliges you to have.

European Accident Statement

You should also check with your motor insurer/broker to see if they provide a European Accident Statement to record details of any accident in which you may be involved with your motor vehicle. Travelling with your Vehicle Registration Certificate, (V5C), MOT certificate (if applicable), certificate of motor insurance, copy of your CRIS document, European Accident Statement and valid pink EU-format or photo card UK driving licence should be sufficient in the event that you are stopped for a routine police check or following an accident while travelling within the EU or an Associated Country. These documents should not be left in your vehicle when it is unattended.

European Union and Associated Countries

European Union: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

Associated EU Countries (i.e. non-EU signatories to the motor insurance Multilateral Guarantee Agreement): Andorra, Croatia, Iceland, Norway, Switzerland and Liechtenstein.



Continued from page 13

In spite of the foregoing, you may wish to obtain an actual Green Card if visiting Bulgaria or Romania so as to avoid local difficulties which can sometimes arise in these countries. If you do not take a Green Card you should carry your certificate of motor insurance. If you plan to visit countries outside the EU and Associated Countries, and in particular central and eastern European countries, you should check that your motor insurer will provide the necessary extension of cover.

Home insurance policies

The majority of members cover their valuables such as jewellery, gold and silver, watches in precious metal, furs, video equipment, cameras and bicycles under the All Risks Section of their Home Insurance Policy. A travel insurance policy is not always the best way to cover valuables etc.

Liability

Please note that any action taken by The Caravan Club to assist its members under the Red Pennant Service is not an acknowledgement of liability to pay any costs involved. The Club will normally, on request, take the necessary action to assist, but the member is responsible for any cost until his claim is accepted. For example, a member who breaks down as a result of running his car without oil may not be entitled to the benefits of the recovery service. The Club, would, however, normally go ahead with the recovery if the member so wished, on the understanding that the member would reimburse The Club with the costs involved if the claim under the service was eventually refused.

Boats

Members taking any kind of boat by car to Europe, especially France, are advised to contact the Royal Yachting Association, RYA House, Romsey Road, Eastleigh, Hants SO5 4YA, tel: 0845 3450400 to seek advice about Helmsman's Certificates, registration formalities and Third Party insurance requirements.

Outfits left behind

If you are involved in an accident or breakdown whilst on the Continent which requires you to leave the motor caravan, car and/or caravan

there, you must ensure that your normal insurance cover is maintained for the period that they remain on the Continent and for the journey back to your home address.

You should remove all items of baggage and personal effects before leaving. If this is not possible, arrange for your insurance company to hold covered whatever items remain. You must remove any valuables and items which might attract Customs Duty, including wines and spirits.

Extensions for skiing holidays

Ski Pack

For an additional premium the 'Motoring & Personal' package can be extended to provide Winter Sports cover.

Camping Card International (Personal liability insurance)

If an accident occurs when skiing, the first £100 of any claim is excluded. Club members who travel without a caravan are covered, notwithstanding the restriction in the Card wording that members are only covered when they are camping away from home. All other terms, conditions and exceptions of Red Pennant remain in force.

General Information

Health Requirements

There are currently no specific health requirements in any of the countries mentioned in this brochure, but for current information on vaccination and health requirements, contact your doctor. The Club strongly advises members, when visiting countries within the European Union, to obtain from the Post Office an application form for a European Health Insurance Card (EHIC), which entitles you to emergency medical treatment free of charge or at a reduced cost. Alternatively, you can telephone 0845 6062030 or apply online at www.dh.gov.uk.

Nationality Plates

Regulations allow the optional display of the GB or Euro-Symbol (a circle of stars on a

blue background with the EU Member State's national identification letter(s) below) on UK car registration number plates and, for cars with such plates, the display of a conventional sticker or plate is unnecessary when driving within the EU. However, it is still required when driving outside the EU (except in Switzerland) even when number plates incorporate the Euro-Symbol, and it is still required for all vehicles without Euro-Symbol plates. Registration plates displaying the GB Euro-Symbol must comply with the appropriate British Standard. GB is the only permissible national identification code for cars registered in the UK.

Driving Licences

All European Union countries should recognise the pink EU-format paper driving licence, but holders of an old-style green UK paper licence are strongly recommended to update it to a photocard licence before travelling, in order to avoid difficulties with the authorities. Application forms are available from most Post Offices or directly from the DVLA Swansea on 0300 790 6801. Alternatively, purchase an International Driving Permit (IDP) for a fee from the AA, RAC or Green Flag. Application forms can be downloaded from the AA's website.

National Regulations

All countries have regulations regarding maximum height and length of outfits, etc., and it is important that drivers abroad fully understand what is applicable in the countries through which they will be driving. You should also be familiar with likely motorway tolls and the possible need for motorway vignettes

(windscreen stickers) in some countries. In several countries, passports must be carried at all times. Failure to do so can result in an on-the-spot fine. In Austria, drivers with paper licences should carry their passports for photographic identification. A Camping Card International is, therefore, essential to provide a form of security at the campsite.

It is now compulsory to use dipped headlights on motorways and major roads in several countries at all times. European countries are tightening up on speeding and drivers should note that offenders will now be tracked via the DVLA and fines enforced.

For full details of motoring regulations throughout Europe, see The Club's Caravan Europe Guide.

To order Caravan Europe 2012 if you live in the UK, Republic of Ireland or Channel Islands, visit The Club's website www.caravanclub.co.uk or telephone 01342 327410. If you live outside the UK, Republic of Ireland or Channel Islands, please download an order form and post it to us or fax to 0044 1342 410258.

For more information on legal requirements overseas, please visit www.caravanclub.co.uk or contact our Travel Services Information Officer on 01342 336 766.

If you would like to talk to someone about your European trip, please call

01342 316 101



Camping Valdisole, Bolsena, Italy

This page: Heidelberg, Germany

FRONT COVER:

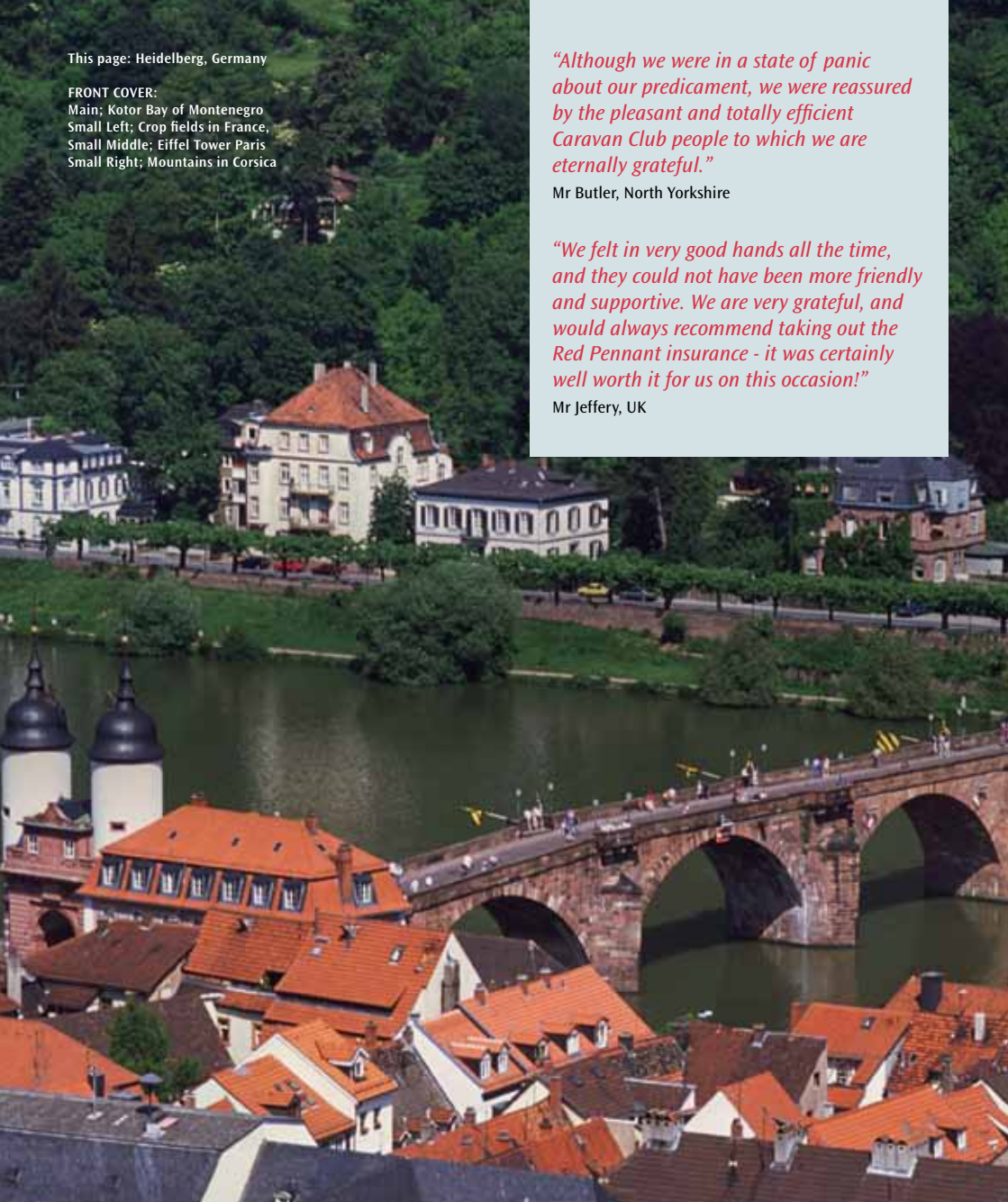
Main; Kotor Bay of Montenegro
Small Left; Crop fields in France,
Small Middle; Eiffel Tower Paris
Small Right; Mountains in Corsica

“Although we were in a state of panic about our predicament, we were reassured by the pleasant and totally efficient Caravan Club people to which we are eternally grateful.”

Mr Butler, North Yorkshire

“We felt in very good hands all the time, and they could not have been more friendly and supportive. We are very grateful, and would always recommend taking out the Red Pennant insurance - it was certainly well worth it for us on this occasion!”

Mr Jeffery, UK



This is a promotional leaflet only and a specimen copy of the full policy wording, including its terms, conditions and exclusions, is available upon request.


THE
CARAVAN
CLUB