

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 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?

- ✓ **Cancellation – 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, including some cover for coronavirus (COVID-19) as indicated under Section 1, Cancellation.
- ✓ **Curtailement – 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, including some cover for coronavirus (COVID-19) as indicated under Section 2, Curtailement.
- ✓ **Missed Departure – Up to £400**
Cover for additional costs incurred to reach your destination if you miss your departure due to certain reasons, including some cover for coronavirus (COVID-19) as indicated under Section 4, Missed Departure.
- ✓ **Travel Delay – 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.
- ✓ **Medical Expenses – Up to £10 million**
Cover for emergency medical treatment, including some cover for coronavirus (COVID-19), repatriation and the use of Caravan and Motorhome Club assistance services.
- ✓ **Loss, Theft or damage to Personal Property - Up to £1,500**
Cover if the items usually carried or worn during a trip are lost, stolen or damaged.
- ✓ **Personal Money– 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 claim arising directly, or indirectly from any coronavirus disease (including, but not limited to, COVID19). Including the fear or threat of catching coronavirus or action of any government to restrict travel. There are exceptions to this under the Cancellation, Curtailement, Medical Expenses and sections of the policy.
- ✗ Any claim relating to Coronavirus (COVID-19) where you have not received a positive test result within 14 days of the trip start date for you, or an immediate relative, or travelling companion or any person you intended to stay with.
- ✗ Medical conditions existing prior to purchasing or renewing this policy; unless you are able to comply with the Medical Health Requirements.
- ✗ Any change in medical circumstances after having purchased the policy and before you book a trip or travel where you are no longer able to comply with the Medical Health Requirements. Under these circumstances, you may be able to submit a claim under the Cancellation section of the policy. Please contact the Caravan and Motorhome Club's Administration Department for advice.
- ✗ Medical conditions of people upon whom the trip may depend if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Medical treatment that can wait until you return home.
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Driving vehicles without an appropriate licence or motorcycles or quad bikes with an engine capacity above 125cc. No cover at any time for racing or competitions.
- ✗ Laptops, iPads, tablets (or similar), smartphones and mobile telephones.
- ✗ 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 48 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.
- ✗ Under some sections there is an amount deducted (excess) of £40 for Single Trip and Annual Multi-Trip policies (depending on section of cover), which applies per person, per section and per claim



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.
- ! There is no cover to travel to a country or region where the Foreign Commonwealth and Development Office (FCDO) have advised against travel, or all but essential travel.
- ! 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
- ! £200 in total for Golf equipment
- ! 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 i.e. 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.
- Notify us of any claim within 28 days of returning home from your trip, telephone 020 8865 3122 or email TravelClaims@collinsongroup.com
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.



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 taken a trip to which the insurance applies.

Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid.

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

If you are not happy with any aspect of the cover, write to:

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: insurance@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

If your complaint relates to insurance purchased from us via electronic means, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on your behalf.

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.