

Overseas Holiday Insurance

Red Pennant European Motoring Cover

Single-Trip, Annual Multi-Trip and
Long Stay Insurance Policies

Red Pennant Motoring Cover

This is **your** travel motor breakdown insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the **policy schedule** which attaches to the policy.

In return for having accepted **your** premium **we** will in the event of motor breakdown, motor accident, injury, death, illness, disease, loss, theft, damage or other events happening within the period of insurance provide insurance in accordance with the operative sections of **your** policy as referred to in **your policy schedule**.

The **policy schedule** and any endorsements are all part of the policy.

The information **you** have supplied forms part of the contract of insurance with **us**. **Your** policy is evidence of that contract.

You must take reasonable care not to make any misrepresentations and to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, or renew **your** policy. If **you** fail to do so, **your** policy may be void, or it may be cancelled, or **your** claim may be rejected or not fully paid.

This policy is underwritten by Alpha Underwriting Limited as Underwriting Agents for Astrenska Insurance Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority; Registered in England & Wales; Registered Number 01708613; Registered Office: Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. FCA registration number 202846.

Alpha Underwriting Limited is authorised and regulated by the Financial Conduct Authority; Registered in England; Registered Number 6904209; Registered Office: East Wing Goffs Oak House, Goffs Lane, Goffs Oak, Herts EN7 5BW. FCA registration number 504604.

The Financial Conduct Authority website which includes a financial services register of all regulated companies, can be visited at www.fca.org.uk or the Financial Conduct Authority can be contacted on Tel: 0800 111 6768 or 0300 123 9123.

Governing Law: **Your** policy is governed by the law applicable to where **you** reside in the **UK** or Republic of Ireland.

USEFUL TELEPHONE NUMBERS:

Emergency Assistance

+44 (0) 1342 336606 / 00800 1907 1907

Policy Administration

+44 (0) 1342 336633

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Introduction

Dear Member

Thank you for taking out Red Pennant Insurance. The cover has been designed using the Club's experience of over 50 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 policy schedule to make sure that you understand and comply with all the terms, conditions and exclusions. Please check that the details shown on the policy schedule 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.

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 black ink that reads "Nick Lomas". The signature is written in a cursive style with a large, looping initial "N".

Nick Lomas
Director General

Service Standards

How to Make a Complaint

We are committed to treating **our** members fairly. However, **we** realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell **us your** name and **your** claim number, assistance reference or policy number and the reason for **your** complaint.

We may record phone calls.

- a) **For complaints about the servicing of your policy or the Club's emergency services you should contact:** The Director General, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex, RH19 1UA **Tel No.: 01342 336 633 Email: insurance@camc.com**
- b) **For complaints about claims you should contact:** The Claims Director, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN **Tel No.: 020 8865 3122 Email: complaints@intana-assist.com**

If after following the procedure detailed in a) or b) above the matter is unresolved **you** have the right to refer **your** complaint to: **The Financial Ombudsman Service**, Exchange Tower, Harbour Exchange Square, London, E14 9SR **Tel No.: 0300 123 9123 www.fos.org.uk**

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.

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at **www.fscs.org.uk** or by phone on **0800 678 1100** or **0207 741 4100**.

Definitions

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

Abandon	When you are required to leave your vehicle(s) following an insured incident either to continue your trip by other means or to enable the Club to repatriate your vehicle(s) .
Common law partner	A person living with another person as husband or wife (including same sex partner) at the same address for at least six consecutive months prior to the date of application.
Country of residence	United Kingdom or the Republic of Ireland.
Curtail/ Curtailment	Return early to your home in England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands or the Republic of Ireland or the period that you are hospitalised abroad.
Europe	Albania, the British sovereign base area of Akrotiri and Dhekelia, Andorra, Austria, Balearic Islands, Belgium, Bulgaria, Bosnia & Herzegovina, the Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands*, Finland, France (including Corsica), Germany, Gibraltar, Greece (and Greek Islands), Hungary, Iceland, Italy (including Sardinia and Sicily), Kosovo*, Latvia, Lithuania, Luxembourg, Liechtenstein, Macedonia, Malta, Moldova*, Monaco, Montenegro, Morocco*, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Canary Islands), Sweden, Switzerland, Turkey, Ukraine* and the Vatican City. *If you are travelling to these destinations, the Club , cannot offer motoring assistance and you are advised to arrange and pay for your own assistance and submit a claim for consideration on your return home . You will need to keep all original invoices and receipts to support your claim.
Home	Your residential address in your country of residence .
Party	All persons named on the policy schedule .
Policy schedule	The documents issued by the Club confirming the name(s) of the insured person(s)/ party and the start and end date of your insurance cover.
Secondary vehicle	Micro car, mini car or quad bike not exceeding the following dimensions: Length 3.5m x Width 1.7m x Height 1.6m

The Club	Caravan and Motorhome Club.
The Club's emergency service	The 24-hour emergency assistance service named in this wording and on the insurance schedule.
Trip/ Trip(s)	<p>Trip/ Trip(s): A journey within the countries specified in the definition of Europe which begins and ends at your home subject to the following:</p> <p>Annual Multi-Trip policies: <i>the maximum number of days that you can spend abroad must not exceed 31 days (45 or 66 days where the appropriate premium has been paid and is shown on your policy schedule).</i></p> <p>Single Trip policies: <i>the maximum duration of any one trip is 122 days where the appropriate premium has been paid.</i></p> <p>Long Stay policies: <i>the maximum duration of any one trip is 365 days where the appropriate premium has been paid.</i></p>
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Vehicle(s)	Car, motorhome, caravan or trailer tent.
We/ Us/ Our	Alpha Underwriting Limited as Underwriting Agents for Astrenska Insurance Limited.
You/Your/ Insured Person	Each insured person(s)/ member named on the policy schedule and is a resident of the United Kingdom or Republic of Ireland and have not spent more than 6 months within the last 12 months abroad.

Schedule of Benefits

(limits per party, per incident unless otherwise stated)

Section Number	Section of Cover	Standard Cover	Plus Cover
		Limit	Limit
1	Vehicle, Passenger & Pet Recovery		
A i	Breakdown assistance at home within 48 hours of planned day of departure and/ or towing to local garage	Up to £250	Up to £500
A ii	Roadside assistance and towing to nearest garage	Total cost	Total cost
A iii	Emergency labour costs	Up to £250	-
A iv	Emergency labour and spare parts costs	-	Up to £500
A v	Stuck on soft ground at caravan site	Up to £250	Up to £500
A vi	Temporary membership to Federation Internationale de l'Automobile (FIA) clubs when required	Total cost	Total cost
B i	Storage costs	£35 per day up to £350	£70 per day up to £700
B ii	Recovery of vehicle(s)	Total cost	Total cost
B iii	Additional ferry costs	Additional costs	Additional costs
C	Return home due to vehicle accident, breakdown, fire or theft or due to death, illness or injury of the sole driver		
C i	Economy air fare	Total cost	Total cost
C ii	Hire car	Total cost	Total cost
C iii	Rail fare (2nd Class Standard Cover/ 1st Class Plus Cover)	Total cost	Total cost
C iv	Additional accommodation (per person, per day)	Up to £75	Up to £150
C v	Additional meal expenses (per person, per day)	£15	£30

Section Number	Section of Cover	Standard Cover	Plus Cover
		Limit	Limit
D	Collection of repaired vehicle(s)	Up to £1,000	Total cost
E	Chauffeured recovery	Total cost	Total cost
F	Repatriation of pet(s) travelling under pet passport scheme	Total cost	Total cost
G	Repatriation of secondary vehicle or a trailer being towed behind a motorhome	Total cost	Total cost
2	Continuation of Holiday Travel	Up to £2,000	Up to £4,000
3	Continuation of Holiday Accommodation (A or B)	Up to £2,000	Up to £4,000
A	Additional accommodation (per person, per day)	Up to £75	Up to £150
	Additional meal expenses (per person, per day)	£15	£30
B	Hire of caravan, motorhome or trailer tent (per day)	Up to £100	Up to £200
4	Spare Parts (Location and Dispatch)	Total cost	Total cost
5	Caravan , Motorhome or Trailer Tents on Hire	£20 per day up to £1,000	£40 per day up to £2,000
6	Replacement Vehicle on Return Home	£35 per day up to £490 (maximum of 14 days)	£70 per day up to £980 (maximum of 14 days)
7	Customs Duties	Total cost	Total cost
8	Break-in or Attempted Theft	Up to £250	Up to £500
9	Cancellation	Up to £2,000	Up to £4,000
10	Legal Costs and Expenses	Up to £25,000	Up to £50,000
11	Emergency Telephone Calls	Up to £30	Up to £60

Period of Insurance

The period of insurance is specified on **your policy schedule**. All **trip(s)** must start from **your home** in **your country of residence**. If **your** return to **your country of residence** is unavoidably delayed for an insured reason, cover will be extended for the period of the delay. No cover can be provided for **trip(s)** that have already commenced at the start date of **your** policy except where **you** renew an existing annual multi-trip policy which is due for renewal during the **trip(s)**.

Single Trip and Long Stay Policies:

Cover starts when **you** leave **your home** to commence the **trip** or the start date shown on **your policy schedule** and ends on whichever occurs first of the following:

1. the expiry of the period of cover; or
2. **your** return **home**, as planned at the end of the **trip**; or
3. **your** first return **home** prior to the planned return at the end of the **trip**.

Cover is included whilst travelling directly from **your home** to **your** departure point and back again when **you** return (as shown on **your policy schedule** as the start and end date of **your** policy).

Annual Multi-Trip Policies:

Cover starts when **you** leave **your home** to commence each **trip** or the start date shown on **your policy schedule** and ends on whichever occurs first of the following:

1. the expiry of the period of cover; or
2. **your** return **home** as planned, at the end of each **trip**; or
3. **your** first return to **your home** prior to the planned return at the end of each **trip**; or
4. **your** period of travel exceeding the **trip** limit.

Cover is included whilst travelling directly from **your home** to **your** departure point and back again when **you** return within the dates as shown on **your policy schedule**.

The total length of any one **trip** on an annual policy is limited to the maximum number of days shown on **your policy schedule**. If **your** policy renews during a **trip**, then the maximum limit applies to the whole **trip**.

This policy is not valid for **trip(s)** solely within **your country of residence**.

Return Trip(s) Home for Long Stay Policies:

This policy entitles **you** to a maximum of two return visits to **your home country** before **your** intended return date (as specified on **your policy schedule**) for up to a maximum duration of 14 days (excluding any return for which a claim is being made. Benefits are suspended from the time **you** arrive at **your** final overseas departure point to **your home country** and starts again when **you** exit the international arrival point at **your** overseas destination. During this

period, no cover is provided by the policy under any section. Nor will there be any cover for any claim as result of **your** outfit being left immobile and unattended. There is no cover for 48 hours after **your** return to **your** overseas destination.

Levels of Cover

Standard and Plus Cover

Benefits are as shown under the Schedule of Benefits

This policy only covers motoring, caravanning, motorhoming or trailer tenting holidays where **your vehicle** is the primary means of travel or coach holidays within **Europe**.

‘Cooling Off’ Period

If, having examined **your** policy wording, **you** decide the insurance does not meet **your** needs, **you** can cancel the insurance within 14 days from the date **you** receive the policy wording, and **we** will refund the premium provided **you** have not made a claim or have not taken a **trip** to which the insurance applies.

Cancellation by Us

We may cancel **your** policy during the **period of insurance** by sending **you** 7 days’ cancellation notice in writing to **your** last known address.

Family Cover & Extra Person

(Up to a maximum of 10 people in total)

Family cover applies to **you** and **your** husband/ wife, **common law partner** or civil partner both permanently living together plus up to three of **your** unmarried dependent children or grandchildren, under the age of 18 years in full time education. **You** and **your** husband/ wife, **common law partner** or civil partner both permanently living together under this policy may travel independently. **Your** unmarried dependent children or grandchildren are only covered when travelling with an adult insured under this policy.

All others named in the **party** are **NOT** covered for independent travel, unless otherwise agreed by **the Club**.

European Motor Breakdown

Section 1 – Vehicle, Passenger and Pet Recovery

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits:

A. As soon as **your vehicle(s)** becomes unusable because of an accident, breakdown, fire or theft, **you** will be covered for:

- i. Breakdown assistance at **home**, within 48 hours of planned day of departure and/ or towing to local garage;
- ii. Roadside assistance and towing to nearest garage;
- iii. Emergency labour costs which enable the **trip** to continue;
- iv. Emergency labour and spare parts costs which enable the **trip** to continue (Plus Cover only);
- v. Assistance if **your vehicle(s)** is stuck on soft ground at a campsite;
- vi. Temporary membership fees to affiliated FIA clubs when required.

B. If **your vehicle(s)** cannot be repaired on the same day 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:

- i. storage charges;
- ii. recovery of **your vehicle(s)** and contents to **your home** address or a repairer in the **United Kingdom** or Republic of Ireland (if this is **your usual country of residence**);

iii. additional ferry costs.

C. If **your vehicle(s)** cannot be repaired on the same day 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:

- i. Economy air fare
- ii. Hire of a car equivalent to or smaller than **your own**
- iii. Second class rail fares (first class with **Plus Cover**)

If an overnight stop is necessary during **your journey home**, **you** are covered up to the amounts shown in the Schedule of Benefits, for:

- iv. Overnight accommodation (bed and breakfast basis)
- v. Additional meal expenses

Section 1 – Vehicle, Passenger and Pet Recovery Continued

D. If **your party** has returned to the **United Kingdom** or Republic of Ireland without **your vehicle(s)** 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(s)** was stolen and subsequently found.

E. If as a result of death, injury or illness of a member of the **party**, whilst partaking in motoring, caravanning, motorhoming or trailer tenting holiday activities, 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.

F. If **your trip** is unavoidably delayed, extended or **curtailed** for an insured reason, subject to **you** having paid the appropriate additional premium, **you** may claim for additional costs, up to the amount shown in the Schedule of Benefits, to repatriate **your** pet(s) by road.

G. If **you** are towing a **secondary vehicle** on a trailer behind **your** motorhome and the trailer becomes unusable because of accident, breakdown, fire or theft, **you** will be covered for the repatriation of that **secondary vehicle**:

- i. Where the trailer is declared a total loss or stolen and not recovered.
- ii. Where the **secondary vehicle** is accident damaged, not declared a total loss, and only when it cannot be loaded on to the towed trailer.

Note: Before **you** incur any costs under this section, **you** must contact **the Club's Emergency Service** for approval 00800 1907 1907 / +44 (0) 1342 336606.

YOU ARE NOT COVERED

1. For any additional expenses which may result from the need to recover **your** boats or non-insured items.
2. For hotel or extra meal expenses where the caravan, motorhome or trailer tent is accessible and habitable.
3. For any veterinary fees of any kind.
4. For the costs of Pet Passports.
5. For repatriating a sick, injured or deceased pet.

Section 1 – Vehicle, Passenger and Pet Recovery Continued

CONDITIONS

1. In the event of the **vehicle(s)** being badly damaged **the Club** reserves the right to postpone recovery of the **vehicle(s)** until an examination by insurers has taken place. If the **vehicle(s)** is (are) declared a total loss **the Club** will not recover the **vehicle(s)** whether the **vehicle(s)** is (are) insured or not.
2. **The Club** and/or insurers reserve the right to pay the market value of the **vehicle(s)** 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.
3. 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.
4. 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.
5. **You** must instruct **your vehicle(s)** insurance company/ companies to maintain cover from the time of abandonment of **vehicle(s)** to the time of delivery. **The Club**, its employees or agents, will not accept responsibility for loss or damage to the **vehicle(s)** or contents during this period.
6. 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**.
7. **You** must not **abandon vehicle(s)** 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.
8. **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.
9. **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 **vehicle(s)** and **you** are advised to collect **your vehicle(s)** personally following repairs abroad to avoid subsequent disputes.
10. **You** must be the owner of the pet and it must live with **you** at **your home**.

Section 2 – Continuation of Holiday Travel

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **you** wish to continue **your trip** but because:

A. Your vehicle(s) cannot be repaired on the same day as a result of an accident, breakdown, fire or theft, **you** can:

- i. Hire a car the equivalent of or smaller than **your own** (subject to car hire conditions); or,
- ii. Use economy class **public transport** or airfare (first class under Plus Cover if travelling by rail) as arranged by **the Club**.

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) to continue **your trip(s)**.

C. Your secondary vehicle is unusable due to breakdown or accident at **your planned trip** destination or **you** are unable to get the **secondary vehicle** to **your trip** destination, due to breakdown or accident of the trailer carrying the **secondary vehicle**, **you** can:

- i. Hire a car equivalent to or smaller than **your own secondary vehicle** for local use only, at the discretion of **the Club's emergency service**.

***Note:** If the trailed **secondary vehicle** breaks down, it will be towed to the location of the motorhome, to be recovered **home** by **you** on **your trailer**.*

Section 3 – Continuation of Holiday Accommodation

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **your vehicle(s)** cannot be repaired on the same day because of an accident, breakdown, fire or theft **you** may claim either:

A. Alternative overnight accommodation on a bed and breakfast basis **and** additional meal expenses; or,

B. The hire of a motorhome, a caravan, trailer-tent, tent or self-catering accommodation.

CONDITIONS

1. If **you** are travelling 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.
2. In the event of a claim for additional meal expenses, **you**, must provide an itemised bill or receipts. Any costs incurred for alcoholic beverages are not covered

Section 4 – Spare Parts (Location and Dispatch)

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **your vehicle(s)** is (are) immobile because spare parts are not readily available overseas, **the Club** will arrange the dispatch of spare parts to an agreed overseas address.

Estimated delivery periods are given based on normal experience and the availability of a spare part, however, no specific guarantee can be given.

YOU ARE NOT COVERED

1. For the location of spare parts for non UK specification **vehicles** unless spare parts are readily available in the **United Kingdom**.

*Note: If **you** own such a **vehicle** **you** must provide the name and address of a **United Kingdom** supplier of spare parts. **The Club** will not recover such a **vehicle** if, as a result of lack of, or delay in obtaining spare parts, it has to be abandoned.*

2. For the cost of spare parts (except up to the amount shown in the Schedule of Benefits under Section 1 A v where Plus cover has been purchased), the cost of labour in fitting them (except where covered under Section 1 A iii and Section 1 A v) and import duties 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.

CONDITIONS

1. **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 **vehicle(s)** and **you** are advised to collect **your vehicle(s)** personally following repairs abroad to avoid subsequent disputes.
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**. **You** need to ensure that correct and full information is supplied to order the required part.

Section 5 – Caravan, Motorhome or Trailer Tents on Hire

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **you** are touring with a caravan, motorhome or trailer tent hired from a firm engaged in the business of caravan or motorhome hire and are prevented by an accident from returning the caravan or motorhome at the intended expiry date of the hire, **you** may claim additional hire charges for up to 50 days in all.

CONDITIONS

1. No payment will be made when such additional hire charges would be the responsibility of the caravan or motorhome hire firm or its insurers.

Section 6 – Replacement Vehicle on Return Home

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, where **your vehicle(s)** is/are 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** or Republic of Ireland (if this is **your** usual **country of residence**), 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.

Section 7 – Customs Duties

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, in the event of **your vehicle(s)** and/ or caravan being stolen or completely destroyed while abroad and where it cannot be exported, **you** will be protected against customs duty claims.

CONDITIONS

1. The loss must be reported to the nearest police within 48 hours and a police report must be obtained.

Section 8 – Break-in or Attempted Theft

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **your vehicle(s)** is damaged as a result of a break-in, or attempted break-in for the cost of emergency repairs to secure the **vehicle(s)**.

CONDITIONS

The incident must be reported to the police within 48 hours and a police report obtained. **You** will need an original receipted repair bill and cover is only in place if no claim is made under any other insurance policy and/ or agreement.

Section 9 – Cancellation

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** or the Republic of Ireland, which have not been used and which **you** have paid for or contracted to pay for (including non-refundable camping cheques), providing the cancellation is necessary and unavoidable due to accident, fire or theft of **your vehicle** within 14 days of the planned date of departure from **your home** provided the repairs cannot be carried out in time and **the Club** is informed immediately. Alternatively, cover will be provided under Sections 2 and 3 to enable the **trip** to continue.

Note: There is no cover if **your vehicle** suffers a breakdown within 14 days prior to your departure from **home**; however, if **you** call **the Club** immediately they may be able to assist **you** to avoid having to cancel **your trip**.

YOU ARE NOT COVERED

1. For anything caused directly or indirectly by:
 - a. any increased charges which are incurred due to failure to notify **the Club, your** travel agent or tour operator immediately it is found necessary to cancel; or
 - b. prohibitive regulations by the government of any country;
2. Loyalty card vouchers or points or unused Timeshare points.

CONDITIONS

1. If **you** are claiming for non-refundable camping cheques the original documents must be returned to **us**.

Section 10 – Legal Costs and Expenses

YOU ARE COVERED

If **you** die or **you** suffer physical bodily injury as a result of an accident which occurs during **your trip** during the period of insurance and the claim has, in the opinion of the legal representative, reasonable prospects of success, **we** will take legal action in an attempt to get compensation for the death or injury by arranging the following:

A. We will appoint a legal representative, being a lawyer or other suitably qualified person, on **your** behalf with the expertise necessary to pursue **your** claim and to represent **you** in the legal proceedings; and

B. We will provide up to the amount shown in the Schedule of Benefits for any fees and other disbursements reasonably incurred by the legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**; and

C. We will make payment of 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; and

D. We will 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 B) above.

E. If an award of compensation is made and payment is received by **you**, or by a representative instructed on **your** behalf, then all sums advanced or paid by **us** shall be repaid out of the compensation received.

YOU ARE NOT COVERED

1. For legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or **our** agents or someone **you** were travelling with.

2. For legal costs and expenses incurred prior to **our** written acceptance of the case.

3. For any claims notified to **us** more than 30 days after the date of the incident giving rise to such claim.

4. For any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

5. For any claim where **you** are insured for legal costs and expenses under any other insurance policy.

6. For any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement or Damages Based Agreement).

7. For legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement or a Damages Based Agreement.

8. For any appeal costs.

9. For legal costs and expenses incurred if an action is brought in more than one country.

10. For any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit; outcome.

11. For any increased costs, court fines and penalties arising from any delay or default by **you** which, in **our** view, affect the conduct of **your** claim or hinder **us**.

12. For any legal costs resulting from criminal proceedings.

13. For any costs for claims between **insured persons** or family members.

14. For anything mentioned in the General Exclusions.

Section 10 – Legal Costs and Expenses Continued

CONDITIONS

1. **You** must obtain as much information as possible, including police reports, witness details and any photograph and contact **us** within 30 days of the incident.
2. **We** shall have absolute discretion in considering whether the claim has reasonable prospects of success.
3. **We** shall have complete control over the legal proceedings and the appointment and control of the legal representative.
4. **You** must take all reasonable steps to minimise the amount **we** have to pay under this policy and follow the legal representative's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
5. **We** must have access to any and all of the legal representative's file of papers.
6. **We** may at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Additional Benefit - Personal Liability Insurance

Cover under this section is arranged and administered by the Caravan and Motorhome Club.

The Club has arranged Personal Liability Cover which provides personal liability insurance. The cover is provided automatically and free of charge to members taking out Red Pennant 'Motoring' or 'Motoring and Personal' cover and is valid for the duration of the Red Pennant policy whilst travelling in **Europe**.

YOU ARE COVERED

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 or staying in rented accommodation or a hotel away from their **country of residence**.

YOU ARE NOT COVERED

For any claims arising which are directly or indirectly caused by any mechanically propelled vehicle, or by any ship, vessel, craft, or aircraft.

Other terms and conditions apply and are available on request.

Section 11 – Emergency Telephone Calls to The Club

YOU ARE COVERED

Up to the amount shown in the Schedule of Benefits, for the purpose of obtaining assistance concerned with an incident covered by this policy.

YOU ARE NOT COVERED

1. For calls made to relatives, friends or business associates.

General Conditions

Relating to cover provided by all sections of the service.

1. The Service covers a member of **the Club** resident in the **United Kingdom** and the Republic of Ireland, and up to a maximum of nine accompanying passengers. The maximum duration of any one **trip** is confirmed under the Period of Insurance section of this policy and shown on **your policy schedule**. **Trip(s)** which do not involve travelling overseas or are planning to end overseas are not covered. Non-residents of the **United Kingdom** or Republic of Ireland cannot be covered.
2. **Vehicle(s)** and **secondary 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.
3. Any recoveries obtained from Third Parties to be for the benefit of **the Club** up to the limit of the amount paid under the schedule of benefits.
4. Drivers must be aged 18 years or more and possess a current driving licence (not provisional) that permits towing.
5. The service does not cover 'loss of use' of the caravan in the **United Kingdom** during any period that the **vehicle** is awaiting recovery or repair.
6. All claims must be promptly notified to **the Club**.
7. The cover is effective from the time of departure from **your home**, and ceases on **your return home** or as otherwise stated on **your policy schedule**. The cover is automatically extended to cover any period of delay necessarily incurred as a result of an insured event.
8. No claims will be paid or service given unless the full charges have been paid prior to departure from **your country of residence**.
9. Any credit facilities must be re-paid immediately on return **home** or on demand, and not withheld pending the settlement of any claims.
10. No payment will be made under Section 1C and 1E without appropriate medical certification.
11. Where **we** require any medical certificates, information, evidence and receipts, these must be obtained at **your** expense.
12. If any claim or statement is found to be fraudulent in any way the cover will not apply and all claims will be forfeited.
13. A person who is not a party to the policy has no right under the Contract (Right of Third Parties) Act 1999 to enforce any terms of this policy, but does not affect any right or remedy of a third party which exists or is available apart from that Act.
14. **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.

15. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expenses or liability **we** will not pay more than **our** proportional share.
16. At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited. If the answers change prior to departure **you** must notify **us** of this change.
17. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
18. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
19. All members of **your party** need to be detailed on the **policy schedule**.
20. Only **vehicle(s)** listed on the **policy schedule** will be covered.
21. **The Club's** agreement must be obtained before **you abandon your vehicle(s)**.
22. **You** must not **abandon vehicle(s)** 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.
23. **In** the event **the Club** agree to the purchase of a policy after the policy holder has left **home** then benefits will be restricted for the first 48 hours of the policy to Section 1Ai and Section 1Aii.
24. **When** a replacement **vehicle** is agreed, **we** will pay up to the benefit entitlement for the daily booking charge (including tax and area supplements), mileage charges and any drop off charges for an equivalent or smaller **vehicle** to **your** own. Any additional charges of hire will not be covered. Unless otherwise agreed by **the Club** **vehicles** hired abroad must be left at the continental port car-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. In the event of sourcing **your** own replacement **vehicle** **you** must hire **vehicles** only from those firms which have a collection facility or depots located at **your** departure point.
25. It's **your** responsibility to ascertain the full cost of the hire **vehicle** before **you** drive the **vehicle** away and to pay any amount over the cover limit as specified on the Schedule of Benefits. Non waivable excess charges must be paid in full by **you**. **The Club** cannot guarantee availability of hire **vehicles**. **Your** valid credit card will be required and must be available to present to the hire company as security and no **vehicle** can be hired if **your** card is not presented.
26. 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**.

General Exclusions

Relating to cover provided by all sections of the service. You are not covered:

1. For any claims arising as a result of incomplete, inaccurate, or illegible applications.
2. For any motorised **vehicle(s)** exceeding 8m (26ft 3in) shipping length, 3m (9ft 10in) in height, 2.55 m (8ft 4in) in width or 4.25 tonnes gross weight or any caravans exceeding 8m (26ft 3in) shipping length, unless agreed by **the Club**.
3. For the pursuit of any trade, business or profession.
4. For all claims where the correct premium, or outstanding debts to **the Club**, have not been paid.
5. For expenses recoverable under **your** car and caravan policies and/ or other policies and/ or agreements.
6. For 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 car/ caravan outfit (including door hinges, spare parts for boats, refrigerators, cookers or gas mantles) and oils or other inflammable liquids are also excluded from Section 4 – Spare Parts (Location and Dispatch) of the policy.
7. For non-essential repairs that do not affect the mobility or safety or security of the **vehicle(s)** such as air conditioning and motor movers.
8. For claims for compensation for loss or **curtailment** of **trips**, or for inconvenience, pain, distress, loss of enjoyment or disappointment caused by any reason whatsoever.
9. For gratuities, except where charged on bills or receipts.
10. For claims arising as a result of any wilful act of **you** or any member of **your party**.
11. For loss or shortage of fuel or oil for any reason.
12. For damage, delay, detention or confiscation by Customs or other officials.
13. For costs which would have been payable if the incident being the subject of the claim had not occurred.
14. For any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy.
15. For 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;
 - (b) Any act of terrorism not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:

- (c) Any act of terrorism involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:

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;

- (d) Any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) 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), b) or c) 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.

16. For 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.
17. For pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
18. For any liability however arising in respect of any **vehicle** hired after the commencement of cover except where covered under Section 1.
19. For **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
20. For travelling on motorcycles, quad bike or any mechanically assisted cycle unless cover has been specifically arranged with **the Club** and in any event if **you** fail to wear a crash helmet.
21. For driving a motor **vehicle** or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy.
22. For any claim which arises directly from **you** being involved in any malicious, reckless, illegal or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
23. For any claim arising from **your** failure to obtain the required passport or visa.
24. For cost of repairs either temporary or permanent (unless Plus Cover is in place and then up to the maximum specified in the Schedule of Benefits), or servicing, resulting from an accident, or mechanical breakdown except where covered under Section 1A.

25. For claims resulting from un-roadworthy tyres.
26. For claims resulting from seizure or overheating due to lack of oil or water or frost damage.
27. For any additional travel expenses where **you** had no pre-booked return journey.
28. For any liability however arising in respect of any **vehicle** hired after the commencement of cover except where covered under Section 1.

How to Make a Claim

Please complete and return the claim form which can be found in **your** assistance booklet. Alternatively please obtain a claim form by contacting the appropriate claims service below within 28 days of **your** return.

For all sections except Additional Benefit – Personal Liability Insurance

Red Pennant Claims Unit
C/o Intana
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

Tel: 0208 865 3122

Email: claimsadmin1@intana-assist.com

(calls may be monitored or recorded for quality purposes)

When making a claim **you** will be required to send a copy of **your** ferry, train, coach ticket etc. to confirm **your** travel dates. If **you** have any queries on claims either before or after dispatching the claim form please telephone the above.

When completing the claim form:

- Please provide full details.
- Where necessary note what various items refer to (i.e. cost of labour).
- Attach **your** Red Pennant **policy schedule** together with all original receipted bills to the claim form.
- Please give rates of exchange obtained.
- For **vehicle** hire, members should state the total cost of the **vehicle** hire (excluding petrol and Personal Accident Insurance) on the claim form.

For claims under Section 8 – Break-in or Attempted Theft

A police report is essential when claiming for damage as a result of a break-in under Section 8. **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) in the Assistance booklet and obtain the necessary signature and police stamp.

For claims under Section 9 – Cancellation

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 to complete the following:

- 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 supporting documents to Red Pennant Claims Unit.

For claims under Additional Benefit – Personal Liability Insurance

Once the incident has occurred it should be reported to **the Club** by telephone. **The Club** will then send a claim form to be completed.

Caravan and Motorhome Club
Red Pennant Overseas Holiday Insurance
East Grinstead House
East Grinstead
West Sussex
RH19 1UA

Tel: +44 (0) 1342 336606

Privacy Policy

How we use the information about you

We are Alpha Underwriting Limited acting as Underwriting Agents for Astrenska Insurance Limited who are part of The Collinson Group. As a joint data controller with the Insurer, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details, circumstances of a claim and other information. It may also include some sensitive information about you, such as details about your health or medical records. Collecting this personal data is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have;
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.

Processing your data

We will only use your personal data where the law allows us to. Your personal data will generally be processed on the basis that it is necessary for the performance of the contract that you have with us.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, ChargeCare International, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, we have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information for the duration of the policy and will store the personal data for seven years after its expiry so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

Your rights as a data subject

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact Alpha Underwriting Limited by email or letter as shown below:

Email address: referrals@alphaunderwriting.com

Postal Address: Alpha Underwriting Limited, Bourne House, 475 Godstone Road, Whyteleafe, Surrey CR3 0BL

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Right to be forgotten

In certain circumstances you can ask for the personal data we hold about you to be erased from our records. We will provide you with a written response to any such request, including any reasons why we may not agree to the request.

Right to restriction of processing

Where certain conditions apply, you have the right to stop us processing your personal data e.g.:

- for the time it takes us to verify the accuracy of your information in the circumstances where you have contested the accuracy of your data;
- we do not agree to erase your data because it might be needed for defence of a claim.

Right of portability

You may ask for a machine-readable copy of the personal data you have provided to us so you can, for example move, copy or transfer it to another organisation. We will normally supply this within one month of your request.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

Notes

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SINCE 1907

**CARAVAN AND
MOTORHOME CLUB**

East Grinstead House, East Grinstead, West Sussex RH19 1UA

Telephone: East Grinstead (01342) 336633