

ISSUE 13M&P

# Overseas Holiday Insurance

## Red Pennant Motoring & Personal Cover Package

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



# Travel Insurance

## Important Information

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

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully.
- **CONDITIONS AND EXCLUSIONS:** There are conditions and exclusions which apply to individual sections and general conditions and exclusions which apply to the whole policy.
- **DATE CHANGE EXCLUSION:** Changes in dates, and particularly the change of century, could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of your policy (refer to General Exclusions) exclude anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **MEDICAL EXPENSES:** Please note this section does not provide private health care unless specifically approved by The Caravan Club's Emergency Service.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. It may be that you are required to disclose the condition of such people prior to cover being issued and you must be aware that failure to disclose such matters will prejudice your position. In certain instances a telephone help line is available. Please do use this service to ensure you are fully protected. See page 5 & 6.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis - not on a "new for old" or replacement cost basis, unless otherwise stated in the policy.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits eg: for one item.
- **POLICY EXCESSES:** Claims under some sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of a claim.
- **REASONABLE CARE:** You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.
- **COOLING OFF PERIOD:** The policy contains a "cooling off" period which allows you to return the policy and obtain a full refund if you have a reason to be dissatisfied with the cover provided. Please refer to 'Money Back Guarantee'.
- **HAZARDOUS HOLIDAY ACTIVITIES:** The policy may not cover you when you take part in certain hazardous activities. For example, but not restricted to: kite-surfing; motor sports; mountaineering; parachuting; pot-holing. Please refer to **The Club** for a full list.
- **GOVERNING LAW:** Your policy is governed by the law applicable to where you reside within the United Kingdom or Republic of Ireland.
- **DATA PROTECTION:** You should understand and give explicit consent that the sensitive health and other information you provide about yourself and others in your party will be used by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited, its associated companies, other insurers, regulators, industry bodies and agencies to process your insurance, handle claims and prevent fraud. This may involve the transfer of such information to other countries (including those with limited or no data protection laws).

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## Useful Telephone Numbers

CARAVAN CLUB - POLICY ADMINISTRATION

**01342 336633**

CLAIMS ONLY

**0843 208 1900**

# Introduction



Dear Member

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

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

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

Accidents and losses will inevitably occur and the claims handlers aim to provide fast, fair and friendly claims settlement. Details of the claims procedure can be found on pages 29 & 30.

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

Nick Lomas  
Director General

# Summary of Cover

## Type of Cover

(per party unless otherwise stated)

Section	Cover	Limit Standard	Limit Plus
1	Roadside assistance and vehicle, passenger & pet recovery		
A(i)	Roadside assistance and towing to nearest garage	total cost	total cost
A(ii)	Emergency labour costs	up to £250	up to £500
B(i)	Storage costs	up to £250	up to £500
B(ii)	Recovery of vehicle(s)	total cost	total cost
B(iii)	Additional ferry costs	additional costs	additional costs
C	Collection of repaired vehicle(s)	up to £1,000	total cost
D	Chauffeured recovery	total cost	total cost
E	Return home from scene of mishap	total cost	total cost
F	Repatriation of pet(s) travelling under pet passport scheme	total cost	total cost
2	Continuation of holiday travel (e.g. car hire)	up to £2,000	up to £4,000
3	Continuation of holiday accommodation	up to £2,000	up to £4,000
4	Spare parts, location and despatch (the cost of spare parts is not covered) (excess £100 if no serviceable spare wheel/tyre is carried)	total cost	total cost
5	Roadside assistance abroad	included	included
6	Late return of hired caravan or trailer tent	up to £1,000	up to £2,000
7	Loss of use of car on return to UK	up to £250	up to £500
8	Medical and emergency expenses (per person) (£40/£250 excess if EHIC is not accepted)	up to £2M	up to £4M
9	Loss of deposits (per person) for cancellation due to illness, including loss of vehicle cover under sections 2 & 3, 14 days prior to departure	up to £1,500	up to £3,000
10	Emergency return home (due to serious illness or death of relative in the UK)	up to £1,500	up to £3,000
11	Personal Accident Benefits	up to £10,000	up to £20,000
12	Loss or damage to personal luggage and documents including loss of cash (£40 excess under Standard cover) (cash limited to £150 in all, if left unattended)	up to £2,000 up to £500 ( Valuables not covered ) ( Single article limit £250 )	up to £4,000 up to £1,000
13	Payment of customs duties	total cost	total cost
14	Legal Benefits	up to £25,000	up to £50,000
15	Unauthorised occupation of UK home by squatters	up to £3,500	up to £7,000
16	Break-in cover	up to £250	up to £500
17	Emergency phone calls to the Club	up to £30	up to £60
18	Hijack	up to £1,000	up to £2,000
19	Mugging Benefit	up to £1,000	up to £2,000

# Service Standards ● ● ● ● ● ● ● ●

## COMPLAINTS PROCEDURE

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

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

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

### Complaints for sections 1 to 13 and 15 to 19

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

### Complaints for Section 14 - Legal Benefits

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

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

### For all Sections

If **you** feel that neither the Director or Managing Director as stated above has dealt with **your** complaint to **your** satisfaction, **you** should then write to:

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

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

# Red Pennant 'Motoring & Personal' Cover ● ● ● ●

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT 0017 issued to **The Club** by Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or the Republic of Ireland.

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

Groupama Insurance Company Limited, Registered in England: No 995253, are members of the Association of British Insurers. Optimum Underwriting Limited and Groupama Insurance Company Limited are authorised and regulated by the Financial Services Authority.

## **Period of Insurance**

For Single Trip and Long Stay policies the cover provided in respect of cancellation applies as soon as the premium is paid and accepted. The rest of the policy cover applies for the duration of the booked trip (or earlier return to the **United Kingdom** or Republic of Ireland). For other policies all cover commences from the start of the Period of Cover shown on the Policy Schedule. The policy provides cover for 32 days (unless the appropriate additional premium has been paid to extend the duration of any one trip) and with the exception of cover relating to cancellation, the insurance provided by all policies is effective from the time of departure from **your home** and ceases on return to **home**. For Long Stay policies the total duration of all trips must not exceed the period shown on the Confirmation/Invoice issued to **you**.

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

## **MONEY BACK GUARANTEE**

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

## MEDICAL - IMPORTANT CONDITIONS

### Relating to section 8 Medical and Emergency Expenses and Section 9 Loss of Deposits

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, 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 a **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 in this policy 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 inpatient?
- 3) anyone who is waiting 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 or out-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.

### **Non travelling relatives**

**You** may have an **immediate relative** with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or **curtail your** journey. Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** bought this policy, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered.

### **Travelling When Pregnant**

Pregnancy is not a medical condition, so **you** are able to travel until **you** are quite late into **your** pregnancy. Ferry/shipping companies have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book. Please make sure that **your** Doctor and Midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a Medical Certificate to confirm this.

#### **By Sea**

Ferry companies have their own restrictions and may refuse heavily pregnant woman beyond 32 weeks.

#### **By Car, Coach and Train**

There are no known restrictions. Please make sure **your** Doctor or Midwife are aware of **your** travel plans and that there are no known complications.

## **Geographical Limits** ● ● ● ● ● ● ● ●

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

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

# Important Notes

- 1) This policy only covers motoring, caravanning, motor caravanning or trailer tenting holidays where **your vehicle** is the primary means of travel. This policy will not cover **you** for air travel (unless specifically agreed by **The Club**).
- 2) This policy is only available to persons permanently resident in the **United Kingdom** or the Republic of Ireland.
- 3) This policy is only valid for trips commencing in and returning to the **United Kingdom** or the Republic of Ireland involving a sea crossing.
- 4) This policy is not valid for trips taken solely within the **United Kingdom** unless **your home** is in the Republic of Ireland nor for trips in the Republic of Ireland unless **your home** is situated in the **United Kingdom**.
- 5) Cover is only available for the whole duration of a booked trip. Cover cannot be effected once a journey has commenced.
- 6) Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident.
- 7) If **your money** or any items of personal **baggage**, are lost or stolen, **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the Police Report. Failure to comply will result in **your** claim being turned down.
- 8) The maximum duration of any one trip is 32 days (unless the appropriate additional premium has been paid to extend the duration of any one trip).
- 9) If **you** have chosen an Annual Multi-Trip Insurance the outward and return Journey must take place during the start and end date shown on **your** Policy schedule. The total duration of any one trip is limited to a maximum of 32 days or as otherwise shown on **your** Policy Schedule and any trip exceeding this duration will not be covered in whole or in part.
- 10) Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to three unmarried dependent children of either of **you** under the age of 18 years in full time education, all permanently residing with **you**. Adults travelling under this policy may travel independently. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
- 11) Children under the age of 4 are insured free of charge as long as they travel with an adult insured under this policy.
- 12) Cover for **vehicles** exceeding 7.32m (24ft) shipping length, 3m (9ft 10in) in height, 2.3m (7ft 6in) in width or 3.85 tonnes gross weight is only available by special arrangement with **The Club** and subject to the payment of an additional premium.
- 13) Cover for motorcycles, Quad bikes or any mechanically assisted cycle(s) is only available by special arrangement with **The Club**.
- 14) Long Stay policies are only available to persons aged 79 years and under.
- 15) 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**.

## EUROPEAN HEALTH INSURANCE CARD (EHIC)

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country, Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the EHIC. **You** can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number.

If **you** use the EHIC the exclusion of the first £40 (£250 under Long Stay) of each and every claim under Section 8 - Medical and Emergency Expenses will not apply.

## Definitions ● ● ● ● ● ● ● ● ● ● ●

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

<b>Baggage</b>	<b>Your</b> suitcases (or similar luggage carriers) and their contents usually taken on holiday, together with articles worn or carried by <b>you</b> , including pushchairs, for <b>your</b> individual use during <b>your</b> trip.
<b>Close Business Associate</b>	Any person whose absence from business for one or more complete days at the same time as <b>your</b> absence prevents the effective continuation of that business.
<b>Common Law Partner/ Civil Partner</b>	The person living with the insured person as husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.
<b>Curtail/Curtailed/Curtailment</b>	Return early to <b>home</b> in the <b>United Kingdom</b> or Republic of Ireland.
<b>Hijack</b>	The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which <b>you</b> are travelling.
<b>Home</b>	<b>Your</b> residential address in the <b>United Kingdom</b> or the Republic of Ireland.
<b>Immediate Relative</b>	Mother, father, sister, brother, wife, husband, <b>Common Law Partner/Civil Partner</b> , son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian.

<b>Industrial Action</b>	Any form of action taken by workers, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
<b>Loss of Limb</b>	Physical, permanent and total loss of use at or above the wrist or ankle.
<b>Loss of Sight</b>	The complete and permanent loss of sight in at least one eye.
<b>Medical Practitioner</b>	A registered practising member of the medical profession who is not related to <b>you</b> or to any person with whom <b>you</b> are travelling, or intending to stay with.
<b>Money</b>	Cash, postal and money orders, travel tickets, lift passes, (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons, camping cheques and green cards held by <b>you</b> for social, domestic and pleasure purposes.
<b>Mugging</b>	A violent attack on <b>you</b> by person(s) not previously known to <b>you</b> .
<b>Party</b>	All persons named on the Policy Schedule/ Confirmation Invoice.
<b>Permanent Total Disablement</b>	Disablement which has lasted for 52 consecutive weeks and will in expert medical opinion, prevent <b>you</b> from ever engaging in any gainful employment for the remainder of <b>your</b> life.
<b>Personal Accident</b>	Accidental bodily injury caused solely and directly by outward violent and visible means.
<b>Public Transport</b>	Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.
<b>Redundancy</b>	Any person declared redundant, who is under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.
<b>Squatter</b>	Any person who has unlawfully obtained unauthorised entry to <b>your home</b> in <b>your</b> absence during <b>your</b> holiday.
<b>The Club</b>	The Caravan Club.
<b>United Kingdom</b>	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Valuables</b>	Watches made of precious metal, furs, jewellery, photographic, video, audio or electrical equipment of any kind, camcorders and accessories, all

	photographic/digital/optical/audio and video media including ipods, MP3/4 players and/or accessories.
Vehicle(s)	Car, Motorcaravan, Caravan or Trailer Tent.
We/Us/Our	Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.
You/Your	Each insured person/member.

## Description and Limit of Cover (per party unless otherwise stated)

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

- A. As soon as **your vehicle** becomes unusable because of an accident, breakdown, fire or theft, **you** will be covered for:
- i. Roadside assistance and towing to nearest garage **Total Cost**
  - ii. Emergency labour costs which enable the holiday to continue  
**Up to £250 (£500 under Plus cover)**
- N.B.** the cost of any spare part is not covered
- B. If **you** cannot use **your vehicle** for 8 hours or more as a result of accident, breakdown, fire or theft,
- OR** if as a result of death, illness or injury of a member of **your party**, there is no qualified or competent driver in the **party**.
- OR** if garage repairs will not be completed in time for **you** to reach **home** by the planned date, **you** will be covered for:
- i. Storage charges **Up to £250 (£500 under Plus cover)**
  - ii. Recovery of **your vehicle(s)** and contents to **your home** address or **United Kingdom** or Republic of Ireland (if this is **your** usual country of residence) repairer **Total Cost**
  - iii. Additional ferry costs **Additional costs**
- C. If **your party** has returned to the **United Kingdom** or Republic of Ireland without **your vehicle** because repairs had not been completed in time for **your** planned return to the **United Kingdom** or Republic of Ireland **The Club** will pay for reasonable travel and hotel expenses for one person to collect the **vehicle(s)** from abroad. The same will apply if the **vehicle** was stolen and subsequently found.  
**Up to £1,000 (Total Cost under Plus cover)**
- D. If as a result of death, injury or illness of a member of the **party**, whilst partaking in motoring, caravanning, motor caravanning 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. **Total Cost**

- E. If **your vehicle** is going to be unusable for 8 hours or more as a result of an accident, breakdown, fire or theft, or because there is no competent driver due to death, illness or injury and **you** must return directly to the **United Kingdom** or the Republic of Ireland, the whole **party** is covered for transportation to **your home** in the **United Kingdom** or the Republic of Ireland by:
- i. Economy or tourist air fare **Total Cost**
  - ii. Hire of a car equivalent to or smaller than **your own** **Total Cost**
  - iii. Second class rail fares (First class with Plus cover) **Total Cost**
- If an overnight stop is necessary during **your journey home**, **you** are covered for:
- iv. Hotel bed and breakfast per day per person: **Up to £50 (£100 under Plus cover)**
  - v. Additional meal expenses per day per person: **Up to £15 (£30 under Plus cover)**
- F. If **your trip** is unavoidably delayed, extended or **curtailed** for an insured reason, subject to **you** having paid the appropriate premium, **you** may claim for reasonable additional costs to repatriate a pet(s) by road.

Note: before **you** incur any costs under this section, **you** must contact The Caravan Club Emergency Service for approval (Details shown under 'How to obtain Help and Advice' on page 31).

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

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

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

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

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

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

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

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

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

- 1. **The Club's** agreement must be obtained before **you** abandon **your vehicle(s)**.

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

under the full terms of the insurance, except **you** will be covered only for ADDITIONAL hotel expenses under Section 3.

13. Hotel or extra meal expenses where the caravan, motorcaravan or trailer tent is accessible and habitable are not covered.
14. **The Club** and/or Insurers or agents will not be liable for the transport of alcohol, tobacco or other goods that may be subject to scrutiny from Government officials or Agencies.
15. **You** undertaking a trip if at the start of **your** trip or on **your** 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.
16. **You** must be the owner of the pet and it must live with **you** at **your home**.
17. Any veterinary fees of any kind are not covered.
18. The costs of the Pet Passport are not covered.
19. Costs of repatriating a sick, injured or deceased pet are not covered.
20. **THE INSURANCE WILL NOT COVER THE FIRST £100 IF THE VEHICLE(S) DOES NOT CARRY A SERVICEABLE SPARE WHEEL AND TYRE AND A CLAIM ARISES AS A RESULT.**
21. **You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 25-28)

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

#### **Total Cost**

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

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

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

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

1. The cost of spare parts, the cost of labour in fitting them (except where covered under Section 1 A ii) and import dues are not covered. Therefore if **you** order spare parts **you** must pay the cost of the parts or, if the parts are not collected, the cost of returning the parts to the stockist in the **United Kingdom**. **You** are reminded that returned parts may not be accepted and that they remain **your** responsibility for payment.
2. The insurance does not cover any expenses incurred in the provision or dispatch of incorrect spare parts or in additional recovery expenses where this was due to incorrect or insufficient information supplied by **you**.
3. **You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 25-28)



## CONDITIONS AND EXCLUSIONS RELATING TO SECTIONS 1-4

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

## SECTION 5. ROAD ASSISTANCE ABROAD

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

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 25-28)

## SECTION 6. CARAVANS OR TRAILER TENTS ON HIRE

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

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

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS.** (see pages 25-28)

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

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

Where **your** car is being recovered under the terms of Section 1, or where **your** car has been left abroad and declared a total loss by **your** insurers, **you** may, on return to the **United Kingdom** 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. Up to £25 (£50 under Plus cover) a day will be paid for the period of hire.

**NOTE: You will not be covered for anything mentioned in the GENERAL CONDITIONS AND EXCLUSIONS** (see pages 25-28)

#### **SECTION 8. MEDICAL AND EMERGENCY EXPENSES LIMITS PER PERSON:**

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

This section applies to trips:

- a) outside the **United Kingdom** or Republic of Ireland if this is **your** usual country of residence;
- b) by a Channel Islands resident to other parts of the **United Kingdom**;
- c) by other **United Kingdom** residents to the Channel Islands.

Cover does not apply otherwise to trips within the **United Kingdom** or Republic of Ireland if this is **your** usual country of residence.

If during **your** trip **you** or a member of **your party** become ill or are injured **you** are covered for the following:

- Emergency medical, hospital and treatment expenses plus reasonable and necessary additional accommodation (room only) and repatriation costs, including air ambulance and air fares.
- Emergency dental treatment (for the relief of pain only) limited to £350
- Expenses resulting from compulsory quarantine.
- Transportation of remains or ashes to former **home**, or £2,000 (£4,000 Plus cover) funeral expenses in the country of death and either:
  - Reasonable accommodation (room only) and travelling expenses for one relative or friend remaining with the person undergoing medical treatment.

**OR** If necessary on medical advice, reasonable expenses for one close relative to visit the person undergoing medical treatment.

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

No arrangements for repatriation by air of ill or injured persons shall be made without prior agreement of **The Club** who will decide, having consulted their medical advisers where necessary, the method of repatriation in each case.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and The Caravan Club medical advisors agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

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

1. **THE FIRST £40 (£250 in respect of Long Stay policies covering trips totalling 185 days) OF EACH AND EVERY CLAIM. This will not be applied where you use the EHIC. Please refer to EUROPEAN HEALTH INSURANCE CARD (EHIC) information on page 8.**
2. Expenses incurred in the **United Kingdom** and Republic of Ireland where a National Health Service operates.
3. Costs for surgery, dental or medical treatment abroad, which in the opinion of the **medical practitioner** treating **you**, can reasonably be delayed until **your** return to the **United Kingdom** and Republic of Ireland.

4. **You** undertaking a trip if at the start of **your** trip or on **your** 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.
  5. for any claims where at the departure date, **you** or **your** travelling companion are travelling against the advice of a **Medical Practitioner** or travelling for the purposes of obtaining medical treatment;
  6. for any medical test **you** have planned or expect to have;
  7. any treatment or medication that **you** receive after **your** return to the **United Kingdom** or Republic of Ireland if this is **your** usual country of residence;
  8. the exclusions set out in the MEDICAL - IMPORTANT CONDITIONS on page 5 & 6 relating to Pre-existing medical conditions, or anything mentioned in the GENERAL CONDITIONS and GENERAL EXCLUSIONS. (see pages 25-28)
- NB. This section does not provide the same extent of cover as Private Health Insurance. It does cover the use of private medical facilities outside of the United Kingdom where this is medically necessary. Before a claim for emergency expenses can be submitted under this section, you must contact The Caravan Club Emergency Service (details shown under How to Obtain Help and Advice on page 31).**

## SECTION 9. LOSS OF DEPOSITS

### DUE TO CANCELLATION, INTERRUPTION OR CURTAILMENT OF THE HOLIDAY.

Up to £1,500 (£3,000 under Plus cover)

**You** are covered for the value of the portion of **your** travel and/or accommodation costs paid for or contracted to be paid for (including non-refundable camping cheques) before **your** holiday commenced or was due to commence, which have not been used as a result of cancellation, interruption or **curtailment** of **your** holiday due to:

- A. The death, severe injury or serious illness of
  - i. **You** or any other member of **your party**
  - ii. an **immediate relative** of **yours**
  - iii. a **close business associate** of **yours**
  - iv. other relatives for whom **you** have been appointed executor.
- B. **You** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law.
- C. Accident, fire or theft of **your vehicle(s)** within 14 days of the planned date of departure from **your home** necessitating the cancellation of the holiday, provided the repairs cannot be carried out in time and **The Club** is informed immediately. Alternatively, full cover under sections 2 and 3 will be given to provide a hired car and/or caravan to enable the holiday to take place. There is no cover if **your vehicle** suffers a breakdown within 14 days of departure from **home**, but please telephone **The Club** immediately, as it is possible that they will be able to assist **you** to avoid having to cancel **your** holiday.
- D. **Your home** being made uninhabitable up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm,

flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home**.

- E. Cancellation or interruption of **public transport** resulting in a delay of 12 hours or more from the scheduled time of departure caused by **hijack**, blockade, **industrial action**, riots or civil commotion, weather conditions or breakdown of vessel. In addition, on the return journey up to £200 (£400 under Plus cover) per **party**, subject to a daily limit of £60 (£120 under Plus cover), will be paid for reasonable extra travelling expenses and site fees incurred consequent upon the cancellation or interruption of scheduled **public transport** services caused by **hijack**, **industrial action**, riots or civil commotion, weather conditions or breakdown of a vessel, provided that these commence or are announced after departure from **home**.
- F. **Your redundancy** or the **redundancy** of any person with whom **you** are intending to travel, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** are not aware of any impending **redundancy** at the time this policy was issued.

#### CONDITIONS AND EXCLUSIONS RELATING TO SECTION 9

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

#### YOU ARE NOT COVERED FOR

- 1. **THE COSTS OF YOUR UNUSED RETURN TRIP IF THIS HAS ALREADY BEEN PAID BY US WHEN YOU NEED TO CURTAIL YOUR TRIP.**
- 2. Additional travelling expenses incurred which are not authorised either by **us** or **The Club**.
- 3. Anything caused directly or indirectly by prohibitive regulations by the Government of any country.
- 4. **You** undertaking a trip if at the start of **your** trip or on **your** 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.
- 5. Loyalty card vouchers or points or unused Timeshare points.
- 6. The exclusions set out in the MEDICAL - IMPORTANT CONDITIONS on pages 5 & 6 relating to Pre-existing medical conditions, or anything mentioned in the GENERAL CONDITIONS and GENERAL EXCLUSIONS. (see pages 25-28)

#### SECTION 10. EMERGENCY RETURN HOME

**Up to £1,500 (£3,000 under Plus cover)**

**The Club** will pay reasonable additional travel expenses including, where necessary,

economy air fares, and recovery expenses incurred as a result of serious injury to, critical illness or unforeseen death of, an **immediate relative** of yours or a **close business associate** of yours resident in the **United Kingdom** or Republic of Ireland provided the injured, sick or deceased person was not, on **your** holiday departure date, suffering from a terminal illness and **you** were not aware prior to departure that such an occurrence could arise.

### SECTION 11. PERSONAL ACCIDENT BENEFITS

**You** are covered for the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** and/or one of **your** party travelling with **you**, have a **personal accident** during **your** trip which, within 12 months of that accident, is the sole cause of **your** consequent death or disability:-

	Standard	Plus
Death	£10,000	£20,000
For children under sixteen the benefit in the event of death is	£2,500	£2,500
Permanent total disablement	£10,000	£20,000
Loss of sight	£10,000	£20,000
Loss of limb	£10,000	£20,000

### CONDITIONS AND EXCLUSIONS RELATING TO SECTION 11

#### YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:-

1. a disease or any physical defect or illness;
2. an injury which existed prior to the commencement of the trip;
3. pregnancy;
4. any claims under this section not notified to **us** within 12 months of the date of the accident;
5. Anything mentioned in the **GENERAL EXCLUSIONS**. (see pages 25-28)

### SECTION 12. LOSS OR DAMAGE TO PERSONAL LUGGAGE

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

#### LOSS OF MONEY OR DOCUMENTS

Up to £500 (£1,000 under Plus cover)

**A.** **You** are covered for the value or repair of any of **your** own **baggage** (not hired, loaned or entrusted to **you**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). Limited to £250 in respect of single and/or a pair or set of articles.

**NOTE** - In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

**B.** Loss of passports, green cards, ferry tickets and petrol coupons owned by **you**.

**C.** **You** are covered up to £250 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a temporary passport, if **your** passport is lost, stolen or destroyed.

- D. Loss of **money** up to £500 (£1,000 under Plus cover) provided the loss is reported to the police within 48 hours and **A POLICE REPORT OBTAINED**. Cash is covered from the time of collection from the bank or 72 hours prior to commencement of the trip, whichever is the later. **You** must be able to substantiate claims for loss of cash by the production of documents showing evidence of purchases of travellers cheques or foreign currency. Owing to the increasing incidence of thefts from **vehicles, you** are urged not to leave **money** or **valuables** in unattended cars or caravans, even for a few minutes. Keep **your** cash on your person and safeguard yourself by using travellers cheques as much as possible. **COVER FOR LOSS OF CASH FROM AN UNATTENDED VEHICLE OR UNOCCUPIED CARAVAN OR ACCOMMODATION IS LIMITED TO £150 IN ALL, AND VALUABLES ARE NOT COVERED.**
- E. Food, purchased prior to an accident or breakdown, which has to be abandoned, up to £50 (£100 under Plus cover).

#### **CONDITIONS AND EXCLUSIONS RELATING TO SECTION 12**

1. **You** will only be indemnified for the intrinsic value or cost of repairs, whichever is the lower, of the item concerned and deduction will be made for wear and tear and/or depreciation. If any improvements are made as a result of replacement or repair **you** may be asked to contribute towards the claim.

#### **YOU ARE NOT COVERED:**

2. For loss or damage to cars, caravans and boats, or any fixtures, fittings, tools, spares kits, accessories, bicycles, awnings, refrigerators, televisions, stabilisers, generators, gas bottles, tents or chemical toilets. Other items of camping equipment are included provided that they are not covered under the caravan insurance policy;
3. For **valuables**, mobile phones/smart phones and/or accessories, personal digital assistants (PDAs), computers/games consoles (including hand held consoles)/laptops/ipads/computer tablets or similar and/or accessories, wines and spirits, cigarettes or any other tobacco products;
4. For the first £40 of each and every claim, except under Plus;
5. For damage due to moth, vermin, wear, tear and deterioration;
6. For loss of travellers' cheques and credit cards;
7. For loss, destruction, damage or theft from shortages due to error, omission or depreciation in value or confiscation or detention by customs or other officials or authorities;
8. If **you** do not exercise reasonable care for the safety and supervision of **your** property;
9. In the event of loss, burglary, or theft of **Baggage** or **Money**, **You** do not report this to the police within 48 hours, and do not obtain a written police report;
10. If **you** do not obtain a written carriers report if **your baggage** is lost in transit.

#### **SECTION 13. PAYMENT OF CUSTOMS DUTIES**

##### **Total Cost (Total Cost under Plus cover)**

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

## SECTION 14. LEGAL BENEFITS

Up to £25,000 (£50,000 under Plus cover) for

This Section of Cover is Arranged and Managed by Lexceteras Limited

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

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

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

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

### YOU ARE COVERED

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

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

### YOU ARE NOT COVERED FOR

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

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

#### **Conditions**

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

#### **SECTION 15. UNAUTHORISED OCCUPANCY BY SQUATTERS**

**Up to £3,500 (£7,000 under Plus cover)**

**You** are covered for additional expenses incurred due to the occupation of **your** or **your** spouse's permanent residential address in the **United Kingdom** by **squatters**. This cover only applies for the first 31 days of the holiday and does not apply where the house is left unfurnished, or left unoccupied for 14 days or more prior to the commencement of the holiday. If the **home** is rented accommodation it must have been occupied by **you** or **your** spouse for at least three months prior to the holiday commencing.

#### **SECTION 16. BREAK-IN COVER**

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

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

**You are not covered for anything mentioned in the General Exclusions.** (see pages 25-28)

#### **SECTION 17. EMERGENCY TELEPHONE CALLS TO THE CARAVAN CLUB**

**Up to £30 (£60 under Plus cover)**

For the purpose of obtaining assistance concerned with an incident covered by this policy, **you** may call **The Club** on BT UNIVERSAL FREEPHONE from most Continental countries covered. If **you** are unable to contact **us** using the above services and have to use a pay phone, **you** may claim up to £30 (£60 under Plus cover) for telephone or fax charges .



Calls made to relatives, friends, business associates for any purpose are not covered, however **THE CLUB WILL BE PLEASED TO TRANSMIT URGENT MESSAGES FOR YOU.**

**You are not covered for anything mentioned in the General Exclusions.** (see pages 25-28)

### **SECTION 18. HIJACK**

#### **YOU ARE COVERED FOR**

A benefit of £50 (£100 under Plus cover) per full 24 hours up to a maximum of £1,000 (£2,000 under Plus cover) for the duration of the **hijack**.

#### **YOU ARE NOT COVERED**

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
- 3) for anything mentioned in the General Exclusions. (see pages 25-28)

### **SECTION 19 - MUGGING BENEFIT**

#### **YOU ARE COVERED FOR**

A benefit of £50 (£100 under Plus cover) per 24 hours up to a maximum of £1,000 (£2,000 under Plus cover), in addition to any medical expenses incurred under Section 8 of this policy if **you** are **mugged** and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

#### **YOU ARE NOT COVERED**

- 1) if **you** do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital;
- 2) for anything mentioned in the General Exclusions. (see pages 25-28)

## **Extensions** ● ● ● ● ● ● ● ● ● ● ● ●

### **1. WINTER SPORTS EXTENSION**

In consideration of payment of an additional premium the insurance benefits and assistance provided by **us** are modified as follows:

#### **1. General exclusion 17 is amended to read as follows:**

17. Ski jumping, ice hockey, speed skating, hang gliding, freestyle skiing, the use of skeletons and bobsleighs, any form of racing and any wilful exposure to peril except in an attempt to save life.

i.e. Normal skiing is now covered, as is off-piste skiing where under the supervision of a qualified guide/instructor.

## 2. Extension to section 12

- A. This section is extended to include breakage of skis, sticks and binding when in use up to a maximum of £300 (£600 under Plus cover) in all per person.
- B. **Your** skipass is included under sub section b.
- C. **You** may claim up to £300 (£600 under Plus cover) in all per person for the reasonable cost of hiring skis, boots or poles as a result of the accidental loss or theft or damage to **your** own equipment during the period of **your** holiday.

## 3. Ski pack special extension:

If **you** are ill or injured, **we** will pay for the proportional loss of use of **your** skipass, ski school tickets or ski hire up to £300 (£600 under Plus cover) provided the costs are not recoverable in the resort and subject to the production of a Doctor's certificate stating that **you** are unable to ski. Any illness must be for a duration exceeding 2 days before any claim is payable.

## 4. Piste Closure

Cover is only available under this Section between 1st December to 31st May. If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing

### YOU ARE COVERED

- 1) for a benefit of £20 per day (£40 under Plus cover) towards the costs **you** have to pay to travel to another resort (for as long as these conditions exist at **your** resort, but not exceeding the pre-booked Period of Insurance of **your** trip), up to a maximum of £300 or (£600 under Plus cover) or
- 2) for a benefit of £20 (£40 under Plus cover) for each full day **you** are unable to ski, if there is no other resort available, up to a maximum of £300 (£600 under Plus cover).

### YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions. (see pages 25-28)

## 5. Camping Card International

All members travelling under the Red Pennant service are issued with this card which provides cover for the whole **party** for liability to third parties for an indemnity of up to £1,000,000. However if an accident occurs when skiing the first £100 of any claim is excluded. Members who are travelling 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 the Red Pennant Service remain in force.

# Additional Benefits ● ● ● ● ● ● ●

## supplied by us unless otherwise stated

### 1. PROVISION OF EMERGENCY EXPENSES

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

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

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

### 3. 'SOLO' MOTORISTS'

The benefits included in this policy are available to members who wish to holiday with a motorcaravan or solo vehicle.

### 4. HOLIDAYS IN IRELAND

The benefits listed on pages 10-22 are available to members who wish to holiday in Ireland, and for Irish members touring in Great Britain.

### 5. CANCELLATION FEES

No cancellation fees are levied by **The Club** on cancellations of the Red Pennant Travel Insurance, but cancellation fees charged by ferry operators etc must be paid. A claim can be made for charges covered under Section 9 if the policy is not cancelled. Only available as part of single trip cover.

### 6. AUTOMATIC EXTENSION OF COVER

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

# General Conditions ● ● ● ● ● ● ● ●

Relating to cover provided by all sections of the service.

1. The Service covers a member of the **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 32 days (unless the appropriate additional premium has been paid to extend the duration of any one trip). Journeys 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. **The Club** reserves the right to refuse an application for the Red Pennant Service without stating a reason.
3. **Vehicles** must be serviced in accordance with the manufacturer's specification both before, and if necessary, during the tour and must be in a roadworthy condition (this includes not being overloaded) and mechanically sound.
4. Any recoveries obtained from Third Parties to be for the benefit of **The Club** up to the limit of the amount paid under The Red Pennant Cover.
5. Drivers must be aged 18 years or more and possess a current driving licence (not provisional) that permits towing.
6. The service does not cover 'loss of use' of the caravan in the **United Kingdom** during any period that the **vehicle** is awaiting recovery or repair.
7. All claims must be promptly notified to the **The Club**.
8. The cover is effective from the time of departure from **your home**, and ceases on **your return home**. The cover is automatically extended to cover any period of delay necessarily incurred as a result of an insured event.
9. No claims will be paid or service given unless the full charges have been paid prior to departure from the **United Kingdom**.
10. Any credit facilities must be re-paid immediately on return **home** or on demand, and not withheld pending the settlement of any claims.
11. If **you** are already abroad **you** must arrange ferry bookings yourselves and pay return fares on ferries from foreign ports.
12. No payment will be made under Sections 8, 9A, 10 or 11 without appropriate medical certification.
13. Where **we** require any medical certificates, information, evidence and receipts, these must be obtained at **your** expense.
14. In the event of a claim, **we** are entitled to demand a medical examination/post mortem examination at **our** expense.
15. **You** must take all reasonable steps to recover any lost or stolen article.
16. If any claim or statement is found to be fraudulent in any way the cover will not apply and all claims will be forfeited.

17. 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.
18. **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.
19. If at the time of making a claim there is any other policy covering the same risk **we** have the right to contact the insurer for a contribution.
20. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim. A material fact is one that is likely to influence **us** in accepting **your** insurance. This could be the state of **your** health or that of an **immediate relative** or any planned hazardous activities. This requirement also applies to any changes in these things prior to departure. If **you** do not tell **us** this may result in **your** claim being invalid.

## General Exclusions

Relating to cover provided by all sections of the Service.

**You** are not covered for:

1. Any claims arising as a result of incomplete, inaccurate, or illegible applications;
2. Any **vehicle** exceeding 24ft (7.32m) shipping length, 9ft 10ins (3m) in height, 7ft 6ins (2.3m) in width or 3.85 tonnes gross weight. For Caravans and motorcaravans exceeding these parameters, please contact **The Club**;
3. The pursuit of any trade, business or profession;
4. All claims where the proper premium, or outstanding debts to **The Club**, have not been paid;
5. Claims where the names of all members of **your party** have not been detailed on the confirmation invoice or schedule;
6. Any loss arising out of the ownership or use of timeshare accommodation, other than pre-booked enroute accommodation and travel expenses;
7. Expenses recoverable under **your** car and caravan policies and/or other policies and/or agreements;
8. 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 (e.g. door hinges, spare parts for boats, refrigerators, cookers or gas mantles) and oils or other inflammable liquids are also excluded from Section 4 of the policy;
9. Non-essential repairs that do not affect the mobility or safety or security of the **vehicle(s)** such as air conditioning and motor movers;
10. Claims for compensation for loss or **curtailment** of holidays, or for inconvenience, pain, distress or disappointment caused by any reason whatsoever, except where covered under Section 9;
11. Gratuities, except where charged on bills or receipts;

12. Claims arising as a result of any wilful act of **you** or any member of **your party**;
13. Loss or shortage of fuel or oil for any reason;
14. Damage, delay, detention or confiscation by Customs or other officials;
15. Costs which would have been payable if the incident being the subject of the claim had not occurred;
16. Winter sports (unless the appropriate additional premium has been paid);
17. Professional or organised sports, racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, air travel within 24 hours of scuba diving, dangerous pursuits or hazardous activities;
18. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft to join **your party** abroad);
19. Any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;
20. 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;
    - i) this exclusion will not apply to Section 11 - **Personal Accident** or Section 8 - Medical and Emergency Expenses, provided that the Insured Person suffering **Personal Accident** injury or illness has not participated in or conspired in such activities;
  - (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:
    - i) this exclusion will not apply to section 11 - **Personal Accident** or Section 8 Medical and Emergency Expenses, provided that the Insured Person suffering **Personal Accident** injury or illness has not participated in or conspired in such activities;
    - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate;
  - (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;

21. 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;
22. Pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
23. Any liability however arising in respect of any **vehicle** hired after the commencement of cover except where covered under Section 1;
24. The cost of any elective (non emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
25. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
26. Mountaineering or rock climbing, ordinarily necessitating the use of ropes or guides, or potholing;
27. Failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar (this exclusion does not apply to claims made under Sections 8 MEDICAL AND OTHER EXPENSES nor Section 11, **PERSONAL ACCIDENT BENEFIT**;
28. **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;
29. Any claim arising from sexually transmitted infections;
30. **Your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illness, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
31. 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;
32. **You** 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;
33. Any claim arising from **you** failing to take medication prescribed by **your Medical Practitioner**;
34. any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever;
35. any claim which arises directly from **you** being involved in any malicious, reckless, illegal or criminal act.

# How to make a claim

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

**Red Pennant Claims Unit,  
c/o Preferential Administration Services  
6th Floor  
Central House  
Clifftown Road  
Southend-on-Sea  
Essex  
SS1 1AB**

**Telephone 0843 208 1900**

(calls may be monitored or recorded for quality purposes)

**Fax: 0843 208 1901**

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

- b) Please assist by giving full details, and where receipts are scrawled illegibly, note on the receipt what the various items refer to. This is particularly important if **you** are claiming for the cost of labour under section 1A (ii).
- c) Attach all receipted bills to the Claim Form. Please note that the original and not photocopies of receipts must be provided, where possible, to support **your** claims.  
Please give rates of exchange obtained.
- d) Claims will be handled more quickly if accompanied by **your** Red Pennant confirmation invoice.
- e) Members should state the total cost of the **vehicle** hire (excluding petrol & P.A.I.) on the Claim Form.

## Notes

- 1 **There is no cover under the policy for the cost of spare parts.**
- 2 **There is no cover for the cost of repairs, either temporary or permanent resulting from breakdown or accident except for the cover under section 1A (ii). Members are urged to ensure that their vehicle(s) policies are extended to cover touring abroad. (In the case of The Club's 5Cs Caravan Policy contact the Insurance Department and not the Travel Service).**
- 3 **The policy does not cover compensation for loss or curtailment of holidays, (other than that set out under Section 9 of the Policy) inconvenience, pain, distress, or disappointment caused by any reason whatsoever.**
- 4 **Where a member is covered under any other policy in addition to the Red Pennant Policy for any item(s) which is the subject of a claim, **you** must give details of the other policy.**
- 5 **In the case of loss or theft of cash or baggage claims a police report must be**



obtained within 48 hours of the original incident and the original police report must be sent with the claim form.

- 6 Members making a claim are required to send a copy of their ferry, coach, train ticket etc. to confirm travel dates.

## 2 CLAIMS FOR 'LOSS OF DEPOSITS' UNDER SECTION 9

If **you** cancel or **curtail 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, interruption or **curtailment** of **your** holiday.

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

- a) If travel and/or accommodation was booked through **The Club**, to return the booking invoice, ferry tickets etc. to **The Club** for a refund and/or letter confirming cancellation charges.
- b) If booked through another agent, return the invoice to them to obtain a refund and/or cancellation invoice.
- c) Obtain from Red Pennant Claims Unit a Medical Certificate, that must be completed by the attending Doctor of the person whose illness/injury/death led to cancellation.
- d) Complete the Red Pennant Claims Form, found in the centre of the Assistance booklet, and send it with the Medical Certificate, cancellation letter/invoice and any other substantiating documents to Red Pennant Claims Unit.

## 3 CLAIMS FOR "LEGAL BENEFITS" UNDER SECTION 14

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

Telephone: 0843 208 2031

Fax: 01406 493083

## 4 CLAIMS FOR "BREAK-IN COVER" UNDER SECTION 16

A Police Report is essential when claiming for compensation for damage as a result of a break-in under section 16. **You** must report the incident to the police within 48 hours and get a report. If **you** encounter any language or other difficulties please refer the police to the appropriate pro-forma report (in English, French, German, Spanish, Italian and Portuguese) on pages 25 to 29 of the Assistance booklet and obtain the necessary signature and police stamp.

# How to obtain help and advice ● ● ●

Refer to sections A & C of Assistance Booklet.

## NOTES



Optimum Underwriting Limited  
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Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited

# Safety Information

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

*Enjoy your holiday and take a little care*

- Accidents happen most often when people are in a hurry. Keep your speed down, take plenty of breaks in your journey and stop in a safe place if you are tired.
- Many factors contribute towards serious accidents, particularly overloading your outfit and failure to replace old tyres (no matter how good they look). Skimping on safety may save you money in the short term, but can cost more than money in the longer term. Find ways to keep the load within the Club's recommended limit; hiring bicycles and buying food and drink at your holiday destination, for example.
- Caravan Tyres; hundreds of holidays are ruined or marred due to poorly maintained tyres and the lack of a suitable spare. Tyres should be replaced regularly (even as often as every 3 years) to reduce the risk of experiencing serious inconvenience or worse. Refer to the Sites Directory & Handbook for the latest information on tyres. Many British caravans are fitted with 13 inch 6-ply tyres that are not readily available on the Continent.
- When you are towing a caravan, things take a little longer, so always indicate in plenty of time.
- Your caravan will be susceptible to side winds on exposed motorways and bridges and to bow waves set up by large vehicles. If the caravan starts to snake and sway, there are a number of things you should do; ease off the accelerator and try not to brake at all. If you must brake, then do it as gently as possible until the sway has settled down. Do not fight the steering wheel but keep it in the straight-ahead position as any sharp correction will worsen the sway
- Driving on the right causes very little difficulty for most people, but something to remind you to rejoin the road on the right can be useful, particularly after a short break in the journey. Some people find it a good idea to tie a handkerchief to the right of the steering wheel when they stop
- If you are travelling at the higher towing speed as French law allows, make absolutely sure that your tyres are suitable for the speed and load being carried and check the pressures regularly.
- The yellow technical information section of the Club Sites Directory & Handbook is essential reading for safer caravanning and contains much more detailed safety information.

Groupama Insurance Company Ltd are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligation. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 741 4100

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

