

## The Club's Discretionary Mutual Caravan Cover

This summary explains how our discretionary mutual scheme operates and gives you some information about our product.

The Caravan and Motorhome Club is a mutual organisation - effectively owned by you and your fellow members. This allows us to provide our Caravan Cover as a discretionary mutual product to anyone who is a member of your Club. Please note this means that if you end your membership at any point, we won't be able to continue your cover beyond the end date shown on your Confirmation of Cover document.

Our Caravan Cover is not an insurance policy; however we operate and choose to pay claims in a similar way. We believe we provide even better protection than an insurer, because all payments we make are discretionary. As such, we are able to go above and beyond when appropriate.

In addition, you have the added protection of insurance cover being provided to the Club for your benefit should a claim not be fully paid by us for any reason.

Our Cover is designed to protect you by covering your outfit, equipment, awning and contents against loss or damage from a range of causes including external accidental damage, fire, theft, storm, flood and vandalism.

### How does a discretionary mutual cover work?

The money received from members who buy Caravan Cover goes into an account from which we pay claims and running costs. Any surplus is reinvested back into the Club to benefit our members, by improving sites, products and services - unlike caravan insurance where the surplus is given to shareholders.

So by choosing Caravan Cover you are providing support to your Club.

### Insurance protection

Included in your documentation pack is a Group Insurance Policy Document. This is an insurance policy that the Club has taken out to give you extra protection. If you make a claim under your Caravan Cover and we are unable to pay for any reason, you can then make a claim under the Group Insurance Policy.

### Our intention

The intention of Caravan Cover is to provide cover for:

- Accidental damage to, or theft of, your outfit and/or equipment, awning(s) and contents while the outfit is being used or is in storage
- Hotel accommodation, outfit hire and storage charges if the outfit is stolen, or becomes uninhabitable while being used on a UK holiday
- Liability to third parties arising due to ownership or use of the outfit, or while on holiday with the outfit
- Damage caused to Club property while on a Club campsite.

Caravan Cover is not suitable in a number of circumstances, including:

- If you are not a permanent UK resident
- If the outfit is being used as someone's permanent residence
- If the outfit is being used for business purposes (other than for administration work), hire or reward
- If the outfit is not towed in accordance with legal and/or manufacturer guidelines.

## Summary of cover

What we may pay will depend on our discretion and the level of cover you have chosen and is guided by the cover contained within the Group Insurance Policy. If you make a claim under your Caravan Cover and we are unable to pay for any reason, you can then make a claim under the Group Insurance Policy.

Please refer to the Group Insurance Policy Document (key features shown below) to see the limits that apply and full terms and conditions.

### **Outfit**

- If your outfit is damaged as a result of being in an accident, fire, attempted theft, vandalism, storm or flooding, we may pay the cost of repairing or replacing damaged parts of your outfit.
- If your outfit is lost, stolen, or is not economical to repair (and depending on the level of cover you have chosen), we may either:
  - replace it with an equivalent make and model, or
  - pay the new for old replacement value, or the current market value or the amount you paid for it (the paid value).
- The most we will pay is the amount shown on your Confirmation of Cover.

### **Equipment, awning(s) and contents**

- If your equipment and/or awning and/or contents are stolen, or are not economical to repair, we may replace them with items of the same or similar make, or pay the cash equivalent up to the amount shown on your Confirmation of Cover.
  - The most we'll pay for any single item of content is £500 if in a locked outfit, or £300 for an item of content that is lost while outside the outfit.

### **UK holiday cover**

- If your outfit is involved in an accident or breaks down and is unable to be towed safely, and/or becomes uninhabitable, we may reimburse hotel costs, replacement outfit hire, replacement towing vehicle hire, storage charges, the cost of rail fares to return home, and the cost of returning the towing vehicle and/or outfit to your home address, to a daily amount and subject to a maximum total amount in a single period of cover.
- If the driver falls ill, or is injured and is unable to drive, we may reimburse costs to the same limits to cover the cost of rail fares to return home, and the cost of returning the towing vehicle and/or outfit to your home address.

### **Liability and personal accident cover**

- We may pay for compensation, legal costs and expenses, if you become legally liable to pay compensation for accidental death of, injury to, or damage to the property of, any third party:
  - as a direct result of using the outfit when unhitched from the towing vehicle, or
  - when on holiday with the outfit, but not necessarily as a result of the outfit's use
- We may pay a set amount to cover death of, or permanent injury to you and/or anyone staying with you while on holiday with your outfit, up to the age of 85.
- We may pay to cover the costs of repairs to Club property from accidental damage you cause while staying on a Club campsite.

### **Optional cover**

- If your Confirmation of Cover shows the Friends and Family option has been selected, the cover is extended when friends and/or family use your outfit with your permission.
- If your Confirmation of Cover shows overseas cover has been selected, you will have cover while travelling to and in Europe (see the Group Insurance Policy definition of 'Continent of Europe and other Territories' for the full list of countries covered) for up to 360 days in any one period of insurance.

## What Caravan Cover is not designed to pay for

While we may choose to make a payment that is not covered under the Group Insurance Policy, we may not pay a claim on anything that is not covered by the Group Insurance Policy. Below are some of the key things not covered by that policy.

- The excess shown on your Confirmation of Cover.
- Damage caused by ageing, normal wear and tear, or environmental factors. This includes cracking of windows, sunroofs and panels caused by temperature shifts.
- Any internal damage caused by water entering through cracks or seals that have failed due to age, weather fluctuations, or general lack of maintenance.
- Loss or damage resulting from the towing vehicle not being capable of towing the outfit safely in accordance with legal and/or manufacturer guidelines.
- Theft, or damage as a result of attempted theft, if any security conditions shown on the Confirmation of Cover document have not been complied with.
- Defects or damage caused by repair or alteration work, or relating to poor quality workmanship or materials.
- Damage due to mildew, rot or vermin.
- Loss or damage due to flood, if the location of the outfit was subject to a flood warning or alert issued by a government agency before the cover started or when moved to the storage location.
- Damage caused by water freezing in any water or heating systems, or by water, liquid or steam escaping from any fixed appliance or heating system between 1st Nov and 31st Mar.
- Damage to tyres unless caused by an accident to the outfit or vandalism.
- Certain specific contents, including but not limited to: cycles, jewellery, cameras, photographic equipment, phones, smart devices and cash.
- Getting you, your outfit and other items home from countries outside the United Kingdom
  - *Check out our Mayday European Breakdown Cover, at [www.camc.com](http://www.camc.com) if you need this cover.*

## Things to be aware of

- You must take all reasonable steps to safeguard your outfit, equipment and contents against loss or damage, and maintain the outfit in a sound and roadworthy condition.
- Whenever the outfit is left unhitched from the towing vehicle, it must be immobilised and protected against theft or unlawful removal by the use of one of: an alarm system; a wheel lock; a wheel clamp; or a hitchlock.
- Where a part is no longer produced and can't be obtained, the most we may pay is the last known list price of the part and the appropriate fitting charge.
- If New for Old Cover is selected, the outfit must be serviced annually when it becomes more than 5 years old.

## Changing your outfit

- If you buy a new outfit and have already disposed of your current one, we'll automatically cover the new one for the purchase amount for a maximum of 14 days, as long as you give us the details of the new outfit before that time expires.
- If you buy a new outfit which is to be collected or delivered prior to the sale of your current one, we'll cover both outfits for up to 31 days, to allow time for the sale or disposal of the old outfit, as long as you advise us before you receive the new outfit.

## Cancellation

If you cancel your Caravan Cover within 14 days of the cover start date, or the receipt of your documentation, whichever is later, we will refund your contribution in full, provided no claims have been made and nothing has happened which might give rise to a claim. If you decide to cancel after this period, you will be entitled to a refund of your unused contribution, provided no claims have been made. No cancellation fee will be charged.

If a claim has been made, you will not be entitled to any refund of your contribution. If you are paying by monthly instalments, you will need to pay the balance in full or continue paying the instalments until your contribution is fully paid.

We reserve the right to cancel your Cover at any time. If we do, we will give you seven days' notice in writing.

## Claims

If an incident happens, you should take any immediate action you think is necessary to protect your outfit, equipment, awning and contents from further damage, provided it is safe to do so. If your outfit has been stolen, for the best chance of having it recovered, you should notify the police immediately

To make a claim, you can:

- Visit our website [www.camc.com/coverclaims](http://www.camc.com/coverclaims), or
- Call our dedicated claims team on 01908 892 318 (Monday to Friday, 9am to 5pm).

Things to remember:

- If you are involved in an incident involving a third party while you are towing, you'll need to notify your motor insurer.
- You must not admit liability for, or offer to settle, any claim without the Club's prior written permission.
- When submitting your claim, you will need to provide proof of purchase and/or proof of ownership, which for some items may include receipts, manuals or pictures.

## Complaints

If you feel that our service has failed to meet the standard you expect, please contact us:

- For complaints relating to a claim; email: [caravanclaims@camc.co.uk](mailto:caravanclaims@camc.co.uk) or call 01908 892 318 (Monday to Friday 9am to 5pm).
- For complaints relating to anything else; email: [escalations@camc.com](mailto:escalations@camc.com) or call 01342 326 944 (Monday to Friday 8.45am to 5.30pm).

If you'd prefer to write in, please send your letter to: Caravan Cover Complaints, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA. Please note that postal complaints may take longer to be received.

### **Making sure your details are correct**

Please check that the details shown on your Confirmation of Cover are correct, and don't forget to keep us up to date with anything that might affect your cover. You can update your details by logging onto our website ([camc.com](http://camc.com)) and accessing the My Profile section.

Alternatively, you can call us on 01342 336 610, Monday to Friday from 8.45am to 5.30pm (excluding Bank Holidays), and on Saturdays (February to August) from 9.00am to 1.00pm.

### **USEFUL TELEPHONE NUMBERS**

Administration: **01342 336 610**

Claims: **01908 892 318**