

# Your Club Care Caravan & Trailer Tent Insurance Policy Booklet



The   
**Camping and  
Caravanning  
Club**  
*Club Care Insurance*

[clubcareinsurance.co.uk](http://clubcareinsurance.co.uk)

---

## Introduction to Club Care

---

**We** would like to thank **You** for taking out this Caravan and Trailer Tent Insurance through **Club Care Insurance Services (“Club Care”)** and to welcome **You** as a valued customer.

**Club Care’s** insurance is not only competitive but also specially designed for campers and caravanners. **We** hope **You** will remain a customer for many years and that **Club Care’s** service and quality of cover will tempt **You** to consider Us for **Your** trailer, holiday home, park home, household, motor or motor home insurance needs. **You** can contact **Club Care** via telephone on 01277 243000, the Internet at [www.clubcareinsurance.co.uk](http://www.clubcareinsurance.co.uk) or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood. CM13 3BE.

### Contacting Us to make a claim

To make a claim, please use the direct claims telephone number contained in **Your Evidence of Insurance**, which also contains details of the insurance **You** have bought.

### **Paul Jones**

Membership Services Director  
The Camping and Caravanning Club of Great Britain  
Greenfields House  
Westwood Way  
Coventry  
CV4 8JH  
Tel: 02476 476821

### **Nigel Coppen**

Client Director  
Club Care Insurance Services  
2nd Floor Juniper House  
Warley Hill Business Park  
The Drive, Great Warley  
Brentwood  
CM13 3BE  
Tel: 01277 243149

**Club Care Insurance Services** is a trading name of Vantage Insurance Services Limited (“VISL”) whose registered office address is 41 Eastcheap, London, EC3M 1DT. VISL (Registered No. 3441136) is authorised and regulated by the Financial Services Authority (“FSA”) and acts on behalf of Insurers who have authorised VISL to issue and administer your policy.

---

# Index

---

Heading	Page Number
Customer Service	2
Definitions	4
The Cover	9
● Territorial Limits	9
● Section One – Unit, Awnings, Equipment, Contents and Personal Belongings	9
◦ Unit, Awnings and Equipment	10
◦ Contents and Personal Effects	11
◦ Basis of Settlement for Claims under Section One	12
● Section Two – Loss of Use	13
● Section Three – Liability to the Public	14
● Section Four – Personal Accident	15
● Section Five – No-Claims Discount Protection	16
● General Exclusions applicable to all Sections of this policy	17
● Conditions applicable to all Sections of this policy	18

---

## Customer Service

---

**Our** objective is to give an excellent service to all **Our** customers and to deal with any claim helpfully, promptly and fairly. **You** can help **Us** to achieve this objective by:

- reading this policy wording together with **Your Evidence of Insurance** without delay and
- contacting **Us** immediately if **You** have any questions and
- keeping **Your** documents in a safe place and
- letting us know if **You** change address or replace **Your Unit** and
- telling us if the sums insured are not up to date as they represent the maximum **Insurers** will pay

### *Making Claims*

To make a claim please contact **Us** using the address or telephone details contained in **Your Evidence of Insurance**.

Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as reasonably possible. A completed claim form must be returned within 30 days of discovery of the **Incident**. If **You** experience difficulty in obtaining estimates these may be provided separately.
- You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.
- You** must send copies of every letter writ or document to **Us** immediately upon receipt.
- You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- No property may be abandoned to the **Insurers**.

In the event of damage to **Your Unit** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form for **Our** consideration.

Please remember there is a duty on **You** to take reasonable care and that if **You** avoid unnecessary claims this helps **Us** to retain highly competitive premiums.

---

## Customer Service (continued)

---

### *Complaints*

**We** do recognise that on occasion things can go wrong and, if **You** are unhappy with **Our** service, please let **Us** know. The Complaints Procedure along with all appropriate contact details are set out in **Your Evidence of Insurance**.

### *Disclosure*

**You** must immediately inform **Us** of any convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences.

### *Cooling-Off Period*

**You** have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever is the later. There may be a cancellation charge should the policy have been in force.

### *Insurers' Rights*

**Insurers** may, at their discretion, take over the defence and settlement of any claim, and at any time, in **Your** name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties. **You** must give to **Insurers** such information, assistance and copies of documents as they require as soon as reasonably possible.

### *Law Applicable to Contract*

**Your** policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English

---

## Definitions

---

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in **bold** in this policy.

**Approved Security Device** A security device that is confirmed to be an **Approved Security Device** in **Your Evidence of Insurance**.

Security devices must be fitted in accordance with the manufacturers' instructions and be operating at the time of the **Incident** in order to qualify as an **Approved Security Device**. If **Your Unit** has twin-axles and **Your Approved Security Device** is a wheel lock then **You** must protect both wheels on the same side with such wheel locks in order for the protection to qualify as an **Approved Security Device**.

**Awning** A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to **Your Unit**.

**Contents and Personal Effects** Bedding, linen, luggage, general household goods, portable television sets, audio equipment and personal possessions belonging to **You** or **Your Family**. This does not include **Money** or **Valuables**.

**Equipment** Tents other than **Awnings** but including toilet tents, gas bottles, batteries, security devices (including wheel clamps), stabilisers, generators, satellite dishes, solar panels, aquaroll, air conditioning units, and motor movers that are not fixed to **Your Unit**. **Equipment** also includes camping lanterns and **Sports Equipment**.

**Europe** Any country that is a member State of the European Union, Andorra, Croatia, Faroe Islands, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City and transits between those areas.

**Evidence of Insurance** The document providing evidence of **Your** contract of insurance with the **Insurers** and identifying the details on which the **Insurers** have based the terms and conditions of this insurance as well as the Sections and amount of cover **You** have bought.

---

## Definitions (continued)

---

**Excess** The **Excess** is the first amount of any one claim (for each separate incident) that **You** pay. **Your Excess** is set out in **Your Evidence of Insurance**.

ONLY APPLICABLE IF A TOURING CARAVAN IS STOLEN

The following **ONLY** applies where **Your Unit** is described in **Your Evidence of Insurance** as a touring caravan and **Your Unit** has been stolen.

**Excess that Applies**

If neither 1 or 2 below applies

£100 or as shown in **Your Evidence of Insurance**

1. If **Your Unit** is stolen and it is protected with an **Approved Security Device** that is in force and operational at the time of the **Incident**

NIL

2. If **Your Unit** is stolen and it is not protected with an **Approved Security Device**, **Your Excess** will increase if, at the time of the **Incident**, **You** have not taken other reasonable precautions to protect **Your Unit**.

We would consider that other reasonable precautions to protect **Your Unit** against being stolen have not been taken if, at the time of the loss, **Your Unit**:

a) was stored at **Home** or was **Temporarily Unattended** without the protection of a wheel clamp and a hitchlock. (If **Your Unit** was locked to a car tow bar, **We** will accept this as a hitchlock)

£250

b) was stored away from **Home** but was not stored in a **Secure Location**

£500

**Family** **Your** spouse or partner and children, including foster children and anyone **You** have asked us to include and **We** have provided prior written agreement to include them

**Furnishings** Soft furnishings such as upholstery, curtains and carpets as well as appliances such as fridges, freezers and cookers.

---

## Definitions (continued)

---

<b>Guaranteed Value</b>	<p>If <b>Your Evidence of Insurance</b> shows that <b>Your Unit</b> is insured on a <b>Guaranteed Value</b> basis, <b>Insurers</b> will offer <b>You</b> the <b>Unit</b> sum insured shown in <b>Your Evidence of Insurance</b> in settlement of a claim resulting from the total loss of <b>Your Unit</b>. This is subject to the following qualifying conditions:</p> <ul style="list-style-type: none"><li>a) <b>You</b> bought <b>Your Unit</b> 'second hand' from a reputable dealer</li><li>b) the sum insured is between<ul style="list-style-type: none"><li>i) the price <b>You</b> paid for the <b>Unit</b> and</li><li>ii) Glass' Guide's valuation at the time of purchase.</li></ul></li><li>c) evidence of proof of purchase showing the amount <b>You</b> paid for <b>Your Unit</b> being supplied to <b>Us</b> in the event of a claim</li><li>d) any policy <b>Excess</b></li></ul> <p>If any of the qualifying conditions set out above are not met or if <b>Your</b> claim does not result from the total loss of <b>Your Unit</b>, then <b>Insurers</b> will settle <b>Your</b> claim on a <b>Market Value</b> basis.</p>
<b>Home</b>	The house where <b>You</b> reside and the surrounding private land but excluding any area where the right of way is not restricted to <b>Your</b> exclusive use.
<b>Incident</b>	A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.
<b>Insurers</b>	The Underwriters who are <b>Your Insurers</b> as set out in <b>Your Evidence of Insurance</b>
<b>Market Value</b>	The cost of replacing <b>Your Unit, Equipment, Contents and Personal Effects</b> with items of a similar type and age, less a deduction for wear, tear and/or depreciation. <b>Insurers</b> will take account of wear and tear and/or depreciation when settling a claim on a <b>Market Value</b> basis, and this approach will have a greater impact on certain parts of <b>Your Unit</b> such as <b>Furnishings</b> . For <b>Your Unit</b> the <b>Market Value</b> will be based on information supplied by Glass's Guide Information Services or, if this is not available, other recognised sources of information such as the Internet. The maximum amount <b>Insurers</b> will pay will be limited to the sum insured shown in <b>Your Evidence of Insurance</b> .
<b>Money</b>	<b>Money</b> of any kind, including cash, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.



---

## Definitions (continued)

---

<b>New for Old</b>	The cost of a new replacement, or the nearest equivalent. <b>New for Old</b> cover applies when <b>Your Unit</b> or <b>Equipment</b> are replaced; any cash settlement will be on a <b>Market Value</b> basis only. If, at the time of the loss, the sum insured for <b>Your Unit</b> is less than 90% of the cost of a new replacement or nearest equivalent then the basis of cover will revert to <b>Market Value</b> . The maximum amount Insurers will pay will be limited to the sum insured shown in <b>Your Evidence of Insurance</b> irrespective of the basis of cover.
<b>Our / Us / We</b>	The administrators of this insurance.
<b>Period of Insurance</b>	The length of time, shown on <b>Your Evidence of Insurance</b> , during which cover applies.
<b>Premium</b>	The payment <b>You</b> make in return for <b>Insurers</b> giving <b>You</b> insurance.
<b>Secure Location</b>	Any one of the following:- <ol style="list-style-type: none"><li>1. A storage site registered by CaSSOA and meeting their Gold or Silver standard</li><li>2. A securely locked compound with a clearly defined perimeter that identifies the site as a private area and restricts unauthorised access and has security lighting, closed circuit television and daily supervision and inspection</li><li>3. A location that is shown in <b>Your Evidence of Insurance</b> as being a <b>Secure Location</b></li></ol>
<b>Sports Equipment</b>	Fishing rods, wet suits, surfboards and inflatable dinghies that are no more than 14 feet or 427 cm in length
<b>Temporarily Unattended</b>	When <b>You</b> or <b>Your Family</b> are not with <b>Your Unit</b> and it is not in storage. For the purposes of this definition, a <b>Unit</b> that has been left with a repairer or dealer for repairs or servicing is deemed to be <b>Temporarily Unattended</b>
<b>Third Party</b>	Any person other than <b>You</b> , a member of <b>Your Family</b> or an employee of <b>You</b> or <b>Your Family</b> .
<b>Unit</b>	The structure, including fixed motor movers, fixtures and fittings and integral furniture and <b>Furnishings</b> of the touring caravan, folding caravan, folding camper or trailer tent, as stated in <b>Your Evidence of Insurance</b> .

---

## Definitions (continued)

---

<b>United Kingdom</b>	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.
<b>Valuables</b>	Jewellery, gold, silver, precious and non precious stones and metals, watches, furs, cameras, camcorders and accessories, photographic equipment and binoculars.
<b>You/Your</b>	The name of the person appearing in <b>Your Evidence of Insurance</b> .

---

# The Cover

---

Please read **Your Evidence of Insurance** together with this policy.

---

## Territorial Limits

---

Cover is provided for **Incidents** occurring when the **Unit** is in the **United Kingdom** or any other country identified in **Your Evidence of Insurance**. The number of days cover for **Incidents** occurring outside the United Kingdom is shown in **Your Evidence of Insurance**.

If **You** need insurance for countries not listed in **Your Evidence of Insurance** or for periods greater than set out in **Your Evidence of Insurance**, please write to or telephone **Us** for a quotation.

---

## Section One

---

### Unit, Awnings, Equipment, Contents and Personal Effects

What is covered	What is not covered
<p>Loss or damage to <b>You</b>:</p> <p><b>a) Unit, Awnings and Equipment</b> <b>b) Contents and Personal Effects</b></p> <p>as identified in <b>Your Evidence of Insurance</b> whether being used by <b>You, Your Family</b> or someone else during the <b>Period of Insurance</b> in the circumstances described below:</p>	<p>The <b>Excess</b></p> <p>Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.</p> <p>Mechanical, electronic or electrical breakdown, failure or damage.</p> <p>Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument.</p> <p>Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.</p> <p>The cost of returning <b>Your Unit</b> to <b>Your Home</b> or place of storage unless it has been recovered after having been stolen in circumstances that are covered by this insurance.</p>

# The Cover (continued)

## Section One (continued)

What is covered	What is not covered
	<p>Theft from tents or <b>Awnings</b>:-</p> <ul style="list-style-type: none"> <li>● unless the tent or <b>Awning</b> has sides that completely enclose the interior and is attached or next to <b>Your Unit</b> at the time of the insured <b>Incident</b></li> <li>● unless the individual value of items taken is less than £100</li> <li>● for any claim greater than £300 in all any one insured <b>Incident</b>.</li> </ul>
<p><b>a) Unit, Awnings and Equipment</b></p> <p>Physical loss or damage to <b>Your Unit, Awnings</b> and <b>Equipment</b>, directly resulting from an insured <b>Incident</b> during the <b>Period of Insurance</b>.</p> <p>Following an insured <b>Incident Insurers</b> will also pay for:</p> <ul style="list-style-type: none"> <li>i) the cost of removing the <b>Unit</b> if disabled to the nearest garage, repairer or place of safekeeping.</li> <li>ii) the reasonable and necessary storage charges whilst awaiting repair or disposal but excluding normal place of storage and as agreed by <b>Us</b>.</li> <li>iii) <b>Your</b> reasonable fuel costs for <b>You</b> to collect <b>Your Unit</b> following an insured repair, but only for incidents occurring in the UK and only to <b>Your Home</b> address in the UK.</li> </ul>	<p>Loss or damage to tents, <b>Awnings</b> or toilet tents when these are left erected and unattended for more than 4 days in succession.</p> <p>Loss or damage to <b>Sports Equipment</b>:</p> <ul style="list-style-type: none"> <li>● unless it is with <b>You</b> or <b>Your Family</b> whilst <b>You</b> are caravanning away from <b>Home</b></li> <li>● directly caused as a result of its use at the time of the <b>Incident</b></li> <li>● that exceeds £250 for any single article or set</li> </ul> <p>Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length.</p> <p>Damage to tyres, unless resulting from an insured <b>Incident</b> to the <b>Unit</b> or by vandalism.</p>
<p>Any replacement <b>Unit</b> will be automatically covered up to the amount you paid for it for a period of 14 days from the day <b>You</b> take delivery of the new <b>Unit</b>, pending notification to <b>Us</b>.</p>	<p>Any cover for <b>Your</b> replacement <b>Unit</b> unless <b>You</b> have told <b>Us</b> about it within 14 days together with details of the <b>Unit</b> make, model, year and serial/CRIS number and <b>You</b> have paid any <b>Premium</b> due as a result of the change.</p>

## The Cover (continued)

### Section One (continued)

What is covered	What is not covered
<p><b>b) Contents and Personal Effects</b></p> <p>Physical loss or damage to <b>Contents and Personal Effects</b> belonging to <b>You</b> and <b>Your Family</b> whilst such <b>Contents and Personal Effects</b> are contained in <b>Your Unit</b> or in a vehicle towing <b>Your Unit</b>.</p>	<p>Any single item individually valued at more than £300</p> <p>Loss of or damage to any of the following: <b>Money, Valuables</b>, documents, contact lenses, spectacles, motor driven vehicles of any kind or their accessories, mobile telephones, satellite navigation systems, computers and any associated software or hardware devices, any personal audio or visual entertainment devices, cycles or any type of waterborne craft.</p> <p>Theft from the <b>Unit</b> unless forcible and violent means are used to gain entry.</p> <p>Theft or unexplained loss of <b>Contents and Personal Effects</b> that were left in the open at the time of the <b>Incident</b>.</p> <p>Any cost of replacing or repairing any undamaged parts of the <b>Contents</b> or <b>Furnishings</b> which form part of a pair or set or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.</p>
<p>The maximum <b>Insurers</b> will pay is limited to the sums insured set out in <b>Your Evidence of Insurance</b>.</p> <p>The maximum <b>Insurers</b> will pay for <b>Sports Equipment</b> is £500 or the sum insured for <b>Equipment</b>, whichever is lesser.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section One</p>

---

## The Cover (continued)

---

### Section One (continued)

---

#### Basis of Settlement for claims made under Section One

**Insurers** will only pay for costs **You** have actually incurred or **We** have authorised as a result of the loss, replacement or repair and the decision as to whether to pay for repairs or to buy in replacement parts is at the sole discretion of **Insurers**.

Please make sure that the basis of **Your** cover is appropriate and that **Your** sums insured are adequate as **Insurers** will only settle claims according to the basis of cover **You** have bought and will not pay more than **Your** sums insured. Both the basis of cover and the sums insured are set out in **Your Evidence of Insurance** and the meaning of the basis of cover shown there is explained under "Definitions", which can be found in this policy booklet. If **You** are in any doubt that this is the most suitable basis of cover for **Your** needs or if the sums insured are inadequate, please contact **Us** for help as soon as possible.

In the event of a total loss of **Your Unit** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Unit** at the time of the **Incident**. **We** recommend that **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

Where a claim for damage results in the **Unit, Equipment** or accessories needing new parts and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, together with the appropriate fitting charge.

Claims resulting from loss or damage to panels or windows of **Your Unit** will be limited to the replacement or repair of the lost or damaged panels or windows only.

# The Cover (continued)

## Section Two

### Loss of Use

What is covered	What is not covered
<p>If <b>Your Unit</b> becomes uninhabitable following an insured <b>Incident</b> under Section One <b>Insurers</b> will contribute towards the reasonable costs of:</p> <p>Hotel, motel or alternative accommodation or</p> <p>The hire of a similar <b>Unit</b> to enable <b>You</b> to continue the holiday and/or</p> <p>The cost of recovering <b>Your Contents</b> and <b>Personal Effects</b> to <b>Your Home</b> address.</p>	<p>Any loss that does not arise directly from an insured loss in Section One taking place whilst <b>You</b> are away from <b>Home</b> on holiday with <b>Your Unit</b> in the <b>United Kingdom</b> or <b>Europe</b>.</p> <p>Notwithstanding the above, coverage is provided if <b>You</b> are due to depart on a pre-booked holiday with <b>Your Unit</b> and repair or replacement cannot be completed by the planned departure date, <b>You</b> having made all reasonable efforts to have <b>Your Unit</b> repaired or replaced.</p>
<p>The maximum amount <b>Insurers</b> will pay is 5% per week of <b>Your Unit</b> sum insured set out in <b>Your Evidence of Insurance</b> but restricted to the total limit shown in <b>Your Evidence of Insurance</b> in all, including VAT and other taxes.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Two</p>

# The Cover (continued)

## Section Three

### Liability to the Public

What is covered	What is not covered
<p>The legal liability of <b>You</b> and <b>Your Family</b> or <b>Your</b> legal representative for causing:</p> <ol style="list-style-type: none"> <li>1. accidental death, bodily injury or illness to a <b>Third Party</b>,</li> <li style="text-align: center;">or</li> <li>2. accidental damage to a <b>Third Party's</b> property;</li> </ol> <p>happening during the <b>Period of Insurance</b> and arising from the ownership or use of the <b>Unit</b>.</p> <p><b>Insurers</b> will pay:</p> <ol style="list-style-type: none"> <li>a) Damages or compensation to a <b>Third Party</b> for the injury or damage caused.</li> <li>b) A <b>Third Party's</b> legal costs incurred in claiming compensation from <b>You</b> as agreed by <b>Insurers</b> or awarded by a court or tribunal.</li> <li>c) <b>Your</b> legal costs for defending the claim as agreed by <b>Insurers</b> or awarded by a court or tribunal if incurred with <b>Insurers</b> prior written consent.</li> </ol>	<ul style="list-style-type: none"> <li>• Liability arising whilst the <b>Unit</b> is hitched to a towing vehicle, being towed or as a result of becoming detached from a towing vehicle.</li> <li>• Damage to property owned by or in the custody of <b>You</b> or <b>Your Family</b>, an employee of <b>You</b> or <b>Your Family</b>, or any person to whom the <b>Unit</b> is lent.</li> <li>• Liability for which compulsory insurance or security is required for any road traffic legislation.</li> <li>• The legal liability of anyone who is not <b>You</b>, <b>Your Family</b> or <b>Your</b> legal representative unless:-             <ul style="list-style-type: none"> <li>◦ <b>You</b> have notified <b>Us</b> and <b>We</b> have agreed to this extension in writing</li> <li>◦ That person is using <b>Your Unit</b> with <b>Your</b> permission</li> <li>◦ That person observes, and abides by the terms of this Section</li> </ul> </li> </ul>
<p>The maximum amount <b>Insurers</b> will pay for any one claim is shown in <b>Your Evidence of Insurance</b> and this amount includes legal costs.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Three</p>



# The Cover (continued)

## Section Four

### Personal Accident

What is covered	What is not covered
<p><b>You</b> or <b>Your Family</b> suffering any of the physical injuries listed below caused solely and directly by an accident whilst either :</p> <p>a) on holiday with <b>Your Unit</b> during the <b>Period of Insurance</b></p> <p>or</p> <p>b) hitching, unhitching or working on <b>Your Unit</b></p> <p>which within 52 weeks of the date of the accident solely and independently of any other cause results in their death or injury listed below:</p>	<ul style="list-style-type: none"> <li>● Anyone whose age does not fall within the bands set out for each benefit in the <b>Evidence of Insurance</b> at the time of the accident.</li> <li>● No benefit will be payable for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained.</li> <li>● More than one benefit from this policy in connection with the same bodily injury.</li> </ul>
<p><u>Physical Injuries</u></p> <ol style="list-style-type: none"> <li>1. Death</li> <li>2. Loss of use of one or more limbs or total loss of sight of one or both eyes</li> <li>3. Permanent total disablement, payable after the incapacity has lasted for 52 weeks</li> </ol> <p><i>For the purposes of this Section, disablement means the inability to engage in the usual paid occupation or an occupation with similar remuneration</i></p>	<ul style="list-style-type: none"> <li>● Any injury caused directly or indirectly by: <ul style="list-style-type: none"> <li>◦ Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner.</li> <li>◦ <b>You</b> or <b>Your Family</b> participating in driving or riding in any kind of race, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkelling, hang gliding, parachuting, hunting on horse back, or any winter sports other than skating.</li> <li>◦ Self inflicted injury.</li> </ul> </li> </ul>
<p><b>Insurers</b> will pay the benefits set out in <b>Your Evidence of Insurance</b></p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Four</p>

---

## The Cover (continued)

---

### Section Five

---

#### No-Claims Discount Protection

The following specific definitions only apply to this Section

**Claim** A request by **You** for **Insurers** to pay out under the terms of this or another insurance policy designed to indemnify **You** against loss or damage to property that would be protected under this insurance policy, irrespective of the circumstances of the **Incident** leading to **Your** request.

Any **Claim** that has been withdrawn in full by **You** or where any amounts paid by **Insurers** have been recovered in full from **You** or a **Third Party** will not be considered a **Claim** under the terms of this extension of cover unless that **Claim** was withdrawn because it was made fraudulently.

**No Claim Discount** The reduction on **Your Premium** that is specifically allowed by **Insurers** to reward **You** for not making any **Claims** on **Your Policy** or because any **Claims You** have made have been below a threshold set by **Insurers**.

If **You** have paid a **Premium** to include this cover, **Insurers** will pay for the loss of any **No Claims Discount** that **We** would have allowed **You** on the renewal **Premium** of this insurance had **You** not made any **Claims** under this insurance. **Insurers** further agree to continue offering this extension of cover on the renewal of this insurance on condition that **You** do not make any more than 2 claims in any 3 year period.

---

## The Cover (continued)

---

### General Exclusions applicable to all Sections of this policy

---

**Insurers** will not pay for:

1. Any loss or damage if the **Unit** is being:
  - i) used for trade or business purposes,
  - ii) used as a permanent place of residence,
  - iii) used for speed testing, racing or pace-making.
  - iv) let for hire or reward
2. Loss of use other than provided by Section Two of this Policy.
3. Loss or damage to any property, or any legal liability, or any cost or expense of whatever nature, directly or indirectly caused by, or contributed to, or arising from:-
  - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
  - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
  - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss or damage to any property, or any cost or expense of whatever nature arising directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
6. Claims if they are covered by any other insurance.
7. Loss of value following any loss, destruction or damage or a claim payment
8. Loss or damage or legal liability directly or indirectly arising from the **Unit** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
9. Any loss or damage which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You**

---

## The Cover (continued)

---

### Conditions applicable to all Sections of this policy

---

#### 1. Observance of Terms

**You** must observe the terms, exceptions and conditions of this insurance.

#### 2. Reasonable Precautions against Theft and Damage

**You** must take all reasonable precautions to protect **Your Unit** and other insured items against theft and damage. In particular if **You** have benefited from a discounted premium either because **You** told **Us** **You** would be protecting **Your Unit** with an **Approved Security Device** or because **You** would be storing **Your Unit** at a particular storage address then it is important to ensure such protections are in force. Failure to comply with this condition will result in **Your** claim being rejected unless **We** have given **Our** prior written agreement.

#### 3. Maintenance

**You** must ensure that **Your Unit** is maintained in a sound and roadworthy condition as **Insurers** have offered this insurance on that basis. If **Your Unit** is not in a sound and roadworthy condition and **You** suffer a loss as a direct result, **Your** claim could be rejected.

#### 4. Towing Safely

**You** must ensure the towing vehicle is capable of towing **Your Unit** safely in accordance with the manufacturer's guidelines and that the combination of vehicle and **Unit** meets the appropriate legal requirements. If the towing vehicle is not suitable for the **Unit** **You** could suffer a serious accident and any claim for resulting loss or damage could be rejected.

#### 5. Fraud

If **You** make any claim that is false or fraudulent in any way this insurance shall become void and all claims forfeited.

#### 6. Total Loss

In the event of **Your Unit** being stolen and not recovered or becoming a total loss all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers** and no refund of **Premium** for any remaining **Period of Insurance** will be payable. Any outstanding **Premium** will be deducted from **Your** claim settlement.

Insurers retain the right to offer terms to re-instate cover for a replacement **Unit** but they are not obliged to do so.

#### 7. Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

---

## The Cover (continued)

---

### Conditions applicable to all Sections of this policy

---

#### 8. Cancellation

##### a) Cancellation by the Insurers

The **Insurers** can cancel this insurance by giving not less than thirty days notice in writing to **You** at **Your** last known address and **Your Premium** will be adjusted by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. No cancellation charge will be made

Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

##### b) Cancellation by You

Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date and a cancellation charge will be applied. If **You** have made a claim any **Premium** return will be discretionary.

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date.





# Our Product Range

We are pleased to offer a wide range of Club Care Insurance policies, many of which are also available online

- Car Insurance
- Motorhome Insurance
- Static Caravan Insurance
- Trailer Insurance
- Tent Insurance
- Home Insurance
- Pet Insurance
- Small Craft/Canoe Insurance

To get a quote for any of these insurances call **01277 243000**  
Remember that you can also purchase and manage your Club Care Insurance policies online at [clubcareinsurance.co.uk](http://clubcareinsurance.co.uk)



## Club Care Insurance Services

Juniper House, Warley Hill Business Park, Great Warley, Brentwood, Essex CM13 3BE

Club Care is a trading name licensed to Vantage Insurance Services Limited ("VISL") by The Camping and Caravanning Club ("C&CC"). VISL arranges insurance for members of C&CC. VISL is authorised and regulated by the Financial Services Authority. VISL's registered office: 41 Eastcheap, London EC3M 1DT. Registered in England No. 3441136

CC012011