

Your Club Care Tent Insurance Policy Booklet




The
Camping and
Caravanning
Club
Club Care Insurance

clubcareinsurance.co.uk

Introduction to Club Care

We would like to thank **You** for taking out this 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. **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** caravan, 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 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 the enclosed **Evidence of Insurance**, which also contains details of the insurance **You** have bought.

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Club Care Insurance Services is a trading name licensed to Vantage Insurance Services Limited ("**VISL**") by the Camping and Caravanning Club of Great Britain. **VISL's** registered office address is 41 Eastcheap, London, EC3M 1DT (Registered No. 3441136). **VISL** 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.

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Customer Service

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 the enclosed **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 Tent** 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 Tent** resulting in a possible claim, where the total cost of repairs is not likely to exceed £150, **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.

Contents and Personal Effects	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	Camping equipment, bedding, linen, camping furniture, cooking equipment, portable fridges, gas bottles, batteries, security devices, generators, inflatable dinghies.
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 Insurers have based the terms and conditions of this insurance as well as the Sections and amount of cover You have bought.
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 .
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
Incident	A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.
Insurers	The Underwriters who are Your Insurers as set out in Your Evidence of Insurance
Market Value	The cost of replacing Your Tent with another of the same type and age, less a deduction for wear, tear and/or depreciation. The maximum amount Insurers will pay will be limited to the sum insured shown in Your Evidence of Insurance .
Our / Us / We	The administrators of this insurance.

Definitions (continued)

Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Premium	The payment You make in return for Insurers giving You insurance.
Tent	A portable holiday shelter including, awnings, supporting poles, fastening pegs and attachments.
Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.
You/Your	The name of the person appearing in Your Evidence of Insurance .

The Cover

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

Territorial Limits

Cover is provided for **Incidents** occurring when the **Tent** 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

Tent, Equipment, Contents and Personal Effects

What is covered	What is not covered
Physical Loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm and Flood to You: a) Tent and Equipment b) Contents and Personal Effects as identified in Your Evidence of Insurance whether being used by You, Your Family or someone else during the Period of Insurance in the circumstances described below:	The Excess 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. Loss of or damage to Money, Valuables, 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. 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. Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.

The Cover (continued)

Section One (continued)

What is covered	What is not covered
a) Tent and Equipment Physical loss or damage to Your Tent and Equipment, directly resulting from an insured Incident during the Period of Insurance.	Loss or damage to Your Tent if it is left erected and unattended for more than 4 days in succession. Theft from an unattended Tent, toilet tent or awning unless it has sides that completely enclose the interior in which case the maximum Insurers will pay is £50 for any single article or £100 in all. Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length.
Any replacement Tent will be automatically covered up to the amount you paid for it for a period of 14 days from the day You take delivery of the new Tent, pending notification to Us.	Any cover for Your replacement Tent unless You have told Us about it within 14 days together with details of the Tent make and model and You have paid any Premium due as a result of the change.
b) Contents and Personal Effects Physical loss or damage to Contents and Personal Effects belonging to You and Your Family whilst such Contents and Personal Effects are contained in Your Tent or on journeys to and from Your home and whilst loading and unloading.	Any single item individually valued at more than £200 Loss of or damage to any of the following: Money, Valuables, 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. Theft or unexplained loss of Contents and Personal Effects that were left in an unattended Tent, toilet tent or awning or in the open at the time of the Incident. Any cost of replacing or repairing any undamaged parts of the Contents 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.
The maximum Insurers will pay is limited to the sums insured set out in Your Evidence of Insurance	Please also see the General Exclusions that are in addition to the exclusions in Section One

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.

In the event of a total loss of **Your Tent** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Tent** at the time of the **Incident**. **We** recommend that **You** retain any purchase receipts.

Where a claim for damage results in the **Tent** 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.

Insurers will settle all claims on a **Market Value** basis and **Your** sums insured should reflect the value of a used replacement **Tent** of the same age and condition. **Insurers** will take account of wear and tear when settling a claim on a **Market Value** basis. **Insurers** will use recognised sources of information such as the Internet to determine a reasonable **Market Value**

The sums insured **You** choose must be adequate because if they are too low **Insurers** may not pay **You** as much as **You** expect.

Section Two

Loss of Use

What is covered	What is not covered
If Your Tent becomes unusable following an insured Incident under Section One Insurers will contribute towards the reasonable unexpected costs that You incur to enable You to continue Your holiday. Insurers will pay for: a) hotel accommodation for the nights immediately following the discovery of the insured incident. Insurers will pay up to £75 per night but no more than £150 in all. b) the subsequent hire of a similar Tent to enable You to continue the holiday up to 10% per week of Your Tent sum insured set out in Your Evidence of Insurance.	Any loss that does not arise directly from an insured loss in Section One taking place whilst You are away from Home on holiday with Your Tent in the United Kingdom or Europe. Notwithstanding the above, coverage is provided if You are due to depart on a pre-booked holiday with Your Tent and repair or replacement cannot be completed by the planned departure date, You having made all reasonable efforts to have Your Tent repaired or replaced.

The Cover (continued)

Section Two (continued)

What is covered	What is not covered
The maximum amount Insurers will pay is restricted to the total limit shown in Your Evidence of Insurance in all, including VAT and other taxes.	Please also see the General Exclusions that are in addition to the exclusions in Section Two

Section Three

Liability to the Public

What is covered	What is not covered
The legal liability of You and Your Family or Your legal representative for causing: 1. accidental death, bodily injury or illness to a Third Party, or 2. accidental damage to a Third Party's property; happening during the Period of Insurance and arising from the ownership or use of the Tent. Insurers will pay: a) Damages or compensation to a Third Party for the injury or damage caused. b) A Third Party's legal costs incurred in claiming compensation from You as agreed by Insurers or awarded by a court or tribunal. c) Your legal costs for defending the claim as agreed by Insurers or awarded by a court or tribunal if incurred with Insurers prior written consent.	• Damage to property owned by or in the custody of You or Your Family, an employee of You or Your Family, or any person to whom the Tent is lent. • The legal liability of anyone who is not You, Your Family or Your legal representative unless:- ◦ You have notified Us and We have agreed to this extension in writing ◦ That person is using Your Tent with Your permission ◦ That person observes, and abides by the terms of this Section
The maximum amount Insurers will pay for any one claim is shown in Your Evidence of Insurance and this amount includes legal costs.	Please also see the General Exclusions that are in addition to the exclusions in Section Three.

The Cover (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if the **Tent** is being:
 - i) used for trade or business purposes,
 - ii) used as a permanent place of residence,
 - iii) let for hire or reward
2. Loss of use other than provided by Section Two of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, 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, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) 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 **Tent** 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

You must take all reasonable precautions to protect the **Tent** and other insured items against theft or damage and it should be maintained in a sound condition. Failure to comply with this condition could result in any claim being rejected

3. Fraud

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

4. Total Loss

In the event of **Your Tent** 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 **Tent** but they are not obliged to do so.

5. 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.

6. 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
- Touring Caravan Insurance
- Motorhome Insurance
- Static Caravan Insurance
- Trailer Insurance
- Caravan & Trailer 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**



Club Care Insurance Services

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

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CC012011