

Club Care Insurance Services

Tent Insurance summary of cover



This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own Policy Document, your Evidence of Insurance (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

Insurance Undertaking

Your policy is underwritten by Insurers who are authorised and regulated by the Financial Services Authority and are registered in England. More Insurer details can be found in the Evidence of Insurance documentation we provide to customers

Club Care is a trading name licensed to Vantage Insurance Services Limited ("VISL") by The Camping and Caravanning Club. VISL (Registered No. 3441136) has its registered office at 41 Eastcheap, London, EC3M 1DT and is authorised and regulated by the Financial Services Authority ("FSA"). VISL acts on behalf of Insurers who have authorised VISL to issue and administer your policy.

Type of Insurance and Cover

This is a policy to cover physical loss or damage to your tent, equipment, contents and your personal belongings. In addition this policy covers your legal liability for causing injury to a third party from you using or owning your tent as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations
Section one – Tent, Equipment, Contents and Personal Effects Covers physical loss or damage to your tent or its replacement, equipment, contents and personal effects. Cover is provided in the UK and, if your Evidence of Insurance confirms this, for travelling in Europe. Insurers will settle claims on a Market Value basis.	
	Maximum payable is the agreed sums insured Cover excludes • The excess (nil if the Tent is stolen) • Theft or unexplained loss of Contents and Personal Belongings that were left in an unattended Tent or in the open • Theft of Equipment from an unattended Tent unless it has sides that completely enclose the interior in which case the maximum Insurers will pay is £50 per single article or £100 in all • Loss or damage to your tent if it is left erected and unattended for over 4 days • Wear, tear and deterioration • Deception, fraud, insolvency • Contents or Personal Belongings valued at more than £200 • Loss of or damage to money, valuables, documents, contact lenses, spectacles, motor driven vehicles, mobile telephones, satellite navigation systems, computers including any personal audio or visual entertainment devices or cycles
Section two – Loss of Use If your tent becomes unusable following an insured incident under section one Insurers will contribute towards the reasonable costs of hotel accommodation and the hire of a similar tent to enable you to continue the holiday.	
	Maximum payable limited to £250 for accommodation costs plus subsequent hire costs of 10% per week of your tent sum insured and but with an overall agreed limit.
Section three – Liability to the Public Covers you and your family or legal representative up to the limit shown in your Evidence of Insurance against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your tent.	
	Maximum payable is the agreed limit of indemnity Cover excludes • Damage to property owned by you or your family
General exclusions	
	Cover is not provided • where the tent is being used for trade or business purposes, as a permanent place of residence or being let for hire or reward • for liability or damage arising from or relating to pollution, biological chemical or nuclear Terrorism, war, sonic bangs, and nuclear or radioactive incidents • for 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. • for loss of use other than provided by Section two • for claims if they are covered by any other insurance. • for loss or damage occurring outside the period of insurance or caused deliberately by you

Duration of Contract

Your cover is valid for the period shown on your Evidence of Insurance.

Your Right to Cancel

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period 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 time on risk for which you have been covered and a cancellation charge of up to £25 will be applied. If you have made a claim any premium return will be discretionary. You must notify us in writing of cancellation.

We may also cancel this policy immediately if you do not pay a premium.

How to Claim

If a claim or possible claim occurs you must report this as soon as possible using the contact details contained in the Evidence of Insurance documentation we provide to customers.

Complaints Process

If you are unhappy with our service, please let us know. The Complaints Procedure along with all appropriate contact details are set out in the Evidence of Insurance document we provide to customers.

Financial Services Compensation Scheme (FSCS)

If Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.