

THE CAMPING & CARAVANNING CLUB MOTOR BREAKDOWN INSURANCE

Insurance Product Information Document

Company: **Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. FS Number 202846**

Product: **European Motor Breakdown Cover**

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in Continental Europe.



What is insured?

- ✓ **Cover 7 days prior to departure - up to £750**
If your vehicle is lost, or cannot be driven as a result of breakdown, accident, fire or theft during the seven days immediately before your arranged departure date and the vehicle cannot be repaired by the end of the next working day following your arranged departure time we will pay the cost of hiring a replacement vehicle to allow you to undertake your trip, where your vehicle can be repaired by the end of the next working day following your arranged departure time we will pay for the cost of rebooking an alternative Eurotunnel or sea crossing.
- ✓ **Roadside Assistance - up to £350 including labour charges up to £100**
If during a trip, you are unable to drive the insured vehicle as a result of mechanical breakdown, accidental damage, fire or theft, we will pay for the cost of call out charges and emergency labour and, if necessary, transport you and your vehicle to the nearest repairer
- ✓ **Vehicle Out of Use - up to £750 per Insured Party**
Where there has been a valid claim for Roadside Assistance, if your vehicle cannot be repaired within 8 hours we will pay for **one** of the following options in the case of Standard cover:
 - a) the additional cost of transporting you to your destination;
 - b) hiring a replacement vehicle whilst the insured vehicle remains unserviceable;
 - c) up to £125 per person per night towards the additional cost of overnight accommodation whilst repairs are completed
- ✓ **Camping Trips – The cost of hiring a replacement tent or up to £500 per Insured Party**
Where the tent you are carrying with you and using on your trip as your main overnight accommodation is made unserviceable through theft or accidental damage we will pay the cost of hiring a suitable replacement tent for the remainder of your trip, where this is not practical we will instead pay up to £100 per person per night for emergency Bed and Breakfast accommodation that are over and above those planned.
- ✓ **Repatriation**
If following a valid assistance claim your vehicle cannot be repaired by the intended time of your return home, we will pay for the following:
 - a) the additional cost of transporting you to your home; and
 - b) the cost of transporting the insured vehicle to your home; OR
 - c) the cost for one person to travel to the vehicle and drive it to your home

Optional Covers – only available for vehicles up to and including 10 years old

Super Cover – This optional cover increases the sums insured of certain benefits as shown below.

Cover 7 days prior to departure - up to £3,000

Vehicle Out of Use - up to £3,000 per Insured Party

up to £200 per person per night towards the additional cost of overnight accommodation

Camping Trips – The cost of hiring a replacement tent or up to £1,000 per Insured Party



What is insured?

- ✗ Cover for any vehicle other than the Insured Vehicle
- ✗ Recurring claims due to the same cause where a permanent repair has not been undertaken to repair the fault
- ✗ Vehicles being used by you for Hire or Reward or practicing or taking part in racing, rallies, speed or duration tests are not covered
- ✗ Any winching costs or the use of specialist off-highway- recovery equipment
- ✗ Any costs incurred as a result of you not carrying a serviceable spare tyre for either your **vehicle, caravan or trailer** unless they have been designed and built by the manufacturer not to support the carriage of a spare tyre
- ✗ Trips which do not start and end in your home country
- ✗ Cover for any additional car, motorcycle, scooter or moped or 4x4 sport utility vehicle being towed or carried by the main Insured Vehicle where the additional premium has not been paid
- ✗ Cover Prior to Departure does not apply if you have bought this insurance less than TEN days before your planned departure date or if the breakdown was discovered during a routine service, MOT or vehicle check that was carried out less than TEN days before the planned departure date.
- ✗ Roadside Assistance does not cover any labour charges which do not enable the trip to be continued in the insured vehicle or the cost of any replacement parts or other materials used in the repair
- ✗ You cannot claim under the Vehicle Out of Use section if your vehicle is considered to be beyond economical repair
- ✗ Camping Trips solely within your home countries are not covered
- ✗ Vehicle repatriation unless repairs can be effected in your home countries and you have confirmed to us that these repairs will be carried out

Please note: If hiring a vehicle, you must meet the rental company's eligibility criteria and rental vehicles including vehicles fitted with tow bars are subject to availability and cannot be guaranteed.



Are there any restrictions on cover?

- ! Cover only applies to vehicles which do not exceed the following gross vehicle weight and dimensions: weight 4250kg; length 8m, height 3.4m; width 2.5m; or carrying more than 8 persons including the driver
- ! Vehicles aged over 10 years of age must adhere to the servicing requirements as recommended by the manufacturer. If the vehicle is over 20 years of age, it must also have been serviced by a reputable dealer no more than three months before the Trip starts
- ! Caravans and trailers must be 20 years of age or less
- ! Each insured person travelling in the insured vehicle must be resident in Great Britain or Northern Ireland (excluding the Channel Islands, Republic of Ireland and Isle of Man)



Where am I covered?

Geographical Limits: The following countries are covered as destinations: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, the Orkneys, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Shetland Islands, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar. **Please note, Under Single Trip policies, Spain, Portugal, Turkey and Malta are only covered when an additional premium has been paid.**

Annual Multi-trip policy will also cover you for each Trip You undertake solely within Great Britain or Northern Ireland provided You have pre-booked a **minimum of 5 consecutive nights** in paid accommodation away from Home.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately and not doing so could invalidate your insurance and ability to claim.
- Contact us as soon as possible in the event of a vehicle emergency, before incurring expenses in excess of £150. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- Inform us if you are changing country of residence
- Contact The Camping and Caravanning Club if anything you have told them when you have taken out this insurance changes.
- If utilising the Alternative Vehicle Benefit, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year (two years if travelling in Spain or Croatia). In addition, when collecting Your car You will need a valid credit card, which must be in the name of the driver.



When and how do I pay?

You will need to pay your premium to The Camping and Caravanning Club before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

As long as you have bought this policy at least 10 days before the start of your planned departure date, cover Prior to Departure will start seven days before the commencement of your booked trip. All other benefits will start and end on the dates specified in your policy schedule, subject to the following restrictions:

For Single Trip Policies: The maximum trip limit is 93 consecutive days

For Annual Multi-trip Policies: The maximum limits within a 12 month period of insurance is 93 consecutive days per trip, and you must return to Your Home Countries for at least 24 hours, before the next Trip will come into effect. Irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183.

For Long Stay Policies: The maximum number of days You can spend abroad must not exceed 12 consecutive months. This Policy covers one Trip with cover ceasing upon return to Your Home at the end of Your Trip.



How do I cancel the contract?

Unless Your Trip will be completed within 1 month of buying this insurance, You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

If you need to cancel your policy outside of the 14 day cooling off period, you will be entitled to a refund of premium less an appropriate pro-rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please call the Camping and Caravanning Club.