

The Camping & Caravanning Club

Terms of Business

Please read this document carefully. It sets out the terms upon which we agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of your responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About our company

The Camping and Caravanning Club Limited is an insurance intermediary acting as an Appointed Representative of Collinson Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. Their FCA registration number is 311883. You can check this information on the FCA's register by visiting their website at www.fca.org.uk or by contacting the FCA on 0800 111 6768 or +44 (0)207 066 1000.

Our address

You can contact us at: Greenfields House,
Westwood Way, Coventry, CV4 8JH

Our registered address is the same as our contact address.

Our products and services

Our insurance products are suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability, vehicle breakdown (where purchased) and similar expenses incurred from their travel.

We only offer travel and vehicle breakdown insurance products from a single insurer, Astrenska Insurance Limited. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Capacity in which we are acting

We will undertake various activities as we arrange and administer your insurance and in this capacity will act as agent of the insurer at all times.

Our Remuneration

When we sell you a policy the insurer pays us a percentage commission from the total premium.

Disclosure

Before you enter into a policy with us, you will be asked questions which are relevant to the insurer's decision of whether to accept the risk of insurance and if so, on what terms. You must take reasonable care to answer questions carefully and accurately as the information provided will determine whether you pose an increase in risk to the insurer and could influence them in the assessment, acceptance or continuance of your insurance.

Please note if you fail to answer the questions accurately, this could invalidate your insurance cover.

It is very important that information given to us when buying a policy and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

Insurance premiums & fees

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid for 30 days from date of issue.

Cancellation right

You may have a right to cancel up to 14 days from the date you receive:

- The policy document at the start of your insurance or;
- The renewal policy documentation for subsequent periods of insurance

Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, the insurers may not allow a refund of any of the premium paid. If this cancellation right is not exercised within the 14 day period as stated above, a partial refund will be offered calculated on a pro-rata basis.

Complaints procedure

Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner. If you wish to register a complaint regarding the sale or servicing of your insurance, please contact us in writing to:

In writing

The Complaints Officer
Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

By phone
01444 442 010

By email
quality@intana-assist.com

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:
The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square London E14 9SR

Tel No. 0800 023 4567 if calling from a landline
0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Insurance advising and arranging is covered at 90% of the claim, without any upper limit.

Confidentiality

All information provided by our customers is treated as confidential and only disclosed in the normal course of negotiating, arranging and administering your insurance. This may include disclosing information to agents and service providers such as loss adjusters and approved contractors. With a few exceptions, for example information requested by a court, a regulatory body, or information that is already in the public domain, we will not release information to any other party without your consent.

We are registered under the Data Protection Act 1998 and undertake to comply with the Act in all our dealings with personal data.

Law and Jurisdiction

These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business, the parties submit to the non-exclusive jurisdiction of the English courts.

Renewal of policies

We will write to you at least 3 weeks before your policy is due to expire to provide you with details of the new premium and any changes to the policy terms and conditions.