INTANA

The Camping and Caravanning Club
The Friendly Club

THE CAMPING & CARAVANNING CLUB'S TRAVEL SERVICE: MOTOR BREAKDOWN COVER

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Booking Confirmation Invoice very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Please note that this policy provides cover for mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres and is NOT Accident or 3rd party vehicle insurance. You should also have adequate vehicle insurance in place.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT AND YOUR BOOKING CONFIRMATION INVOICE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR CUSTOMER SERVICES HELPLINE ON: 01444 442 442.

REQUESTING ASSISTANCE

Please quote the correct reference number relating to the Insurance Policy You have purchased:

For **Single Trips** please quote	**18CCA**
For **Annual Multi-trips** please quote	**18CCM**
For **Long Stay Trips** please quote	**18CCP**

Please note: Single Trips are for a maximum of 3 months, policies longer than this will be regarded as Longstay.

Helpline	Telephone Number
Vehicle Assistance in France	**00 44 1444 442 299**
Vehicle Assistance In Spain	**00 44 1444 442 299**
Vehicle Assistance in the UK	**01444 442 445**
Vehicle Assistance in all other countries	**00 44 1444 442 299**
Domestic Emergency Assistance in the UK	**01444 442 222**
Legal Assistance in the UK	**01444 442 993**
Legal Assistance in all other countries	**00 44 1444 442 993**

***Please note:** Mobile phone operators will normally charge for these calls which You are responsible for.

If You have any problems dialing any of the above numbers from outside the UK please dial 00 44 1444 442 299.

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a text telephone: 01444 450 389.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

REQUESTING ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy.

Having done this please contact the number shown in the table on the previous page, giving Your name, Your Booking confirmation invoice number, and as much information as possible.

Call Us and We will contact the nearest garage. On motorways always use the Emergency telephones as these pinpoint Your exact location. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

In France, the Police are the only people that can arrange for the recovery of vehicles from the French Toll roads.

Please note that car hire companies impose driver minimum age restrictions and will require sight of a credit card before releasing the vehicle to You.

Please give Us an address, telephone, or fax number where We can contact You or leave messages. Many hotels, garages and hospitals have telex or fax. This number is invaluable as urgent messages can be left at any time of day or night.

We monitor the progress of each case with care and make all the necessary arrangements.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £150. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

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YOUR MOTOR BREAKDOWN POLICY

Collinson Insurance Services Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy
- following payment of the appropriate premium for the level of cover selected
- based on the details You have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements.

You should read these documents carefully. If You are unsure whether something is covered or excluded, please contact the Customer Service Helpline on **01444 442 442**.

Benefits under this policy are underwritten by Astrenska Insurance Limited and administered by Collinson Insurance Services Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: **www.fca.org.uk**.

SUMMARY OF COVER

COVER	LIMITS OF COVER (per policy unless otherwise shown) STANDARD	LIMITS OF COVER (per policy unless otherwise shown) SUPERCOVER
Cover 7 days prior to departure	£750	£3,000
Roadside Assistance	£350 including labour charges up to £100	£350 including labour charges up to £100
Replacement Parts	All freight charges	All freight charges
Break-In	£200	£200
Vehicle Out of Use	£750 per Insured Party for transportation to Your destination OR £750 per Insured Party for replacement vehicle OR £750 per Insured Party for hotel accommodation (Maximum £125 per Insured Person)	£1,000 per Insured Party for transportation to Your destination OR 1.£3,000 per Insured party for a replacement vehicle and 2. £1,000 per Insured Party for hotel accommodation (Maximum £200 per Insured Person)

Camping Trips - Replacement Tent - Bed & Breakfast	All hire and delivery charges £500 per Insured Party (Maximum of £100 per Insured Person)	All hire and delivery charges £1,000 per Insured Party (Maximum of £200 per Insured Person)
Replacement Driver	No Limit	No Limit
Repatriation - Insured Vehicle - UK Replacement Vehicle	Up to current market value of the Insured Vehicle in Your Home Countries N/A	Up to current market value of the Insured Vehicle in Your Home Countries Up to £150
Customs Duties	No Limit	No Limit
Homecall	All costs are the responsibility of the Policyholder	Callout fee & up to one hours labour, plus emergency accommodation if Your Home uninhabitable (maximum £150 per Insured Person)
Legal Protection - Motoring Defence - Legal Expenses	 Up to £1,000 £25,000 (£10,000 for Day Trip Policies) per Insured Party	 Up to £1,000 £25,000 (£10,000 for Day Trip Policies) per Insured Party

IMPORTANT NOTES

We would like to draw Your attention to important features of Your Policy including:

- **You must answer all questions about this policy honestly and fully at all times.** You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
- **Vehicle Age Limit:** No Section of this Policy shall apply in respect of any vehicle unless it has been maintained and operated in accordance with the manufacturer's recommendations or in the case of vehicles that have reached the age of **21 years** at the date of departure of the planned Trip, unless serviced by a reputable dealer and the appropriate premium paid. Caravans and trailers towed by the above Insured Vehicles of proprietary make, **must be 20 years** old or less at the date of departure of the planned Trip.
- **Caravans and Trailers Age Limit:** No Section of this Policy shall apply in respect of any caravans or trailers towed by the Insured Vehicles that have reached the age of **21 years** at the date of departure of the planned Trip. Refer to the Meaning of Words, Insured Vehicle for full conditions.
- **Vehicle Size & Weight Restrictions:** No Section of this Policy shall apply in respect of any vehicle (including any load carried) which is in excess of the following gross vehicle weight and dimensions: weight 4250kg; length 8m; height 3.4m; width 2.5m.

- **Vehicle failing to start:** You must drive Your vehicle regularly (at least once every 14 days) whilst the Insured Vehicle is overseas. If You do not do this, You will not be covered if Your Insured Vehicle fails to start.
- **Trip Limits:** This Policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID.
- **Vehicle Emergency:** In the event of a vehicle emergency You must contact Us as soon as possible, 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.
- **Alternative Vehicle Benefit:** When availing themselves of this 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. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.
- **Towbars:** We cannot guarantee an alternative vehicle with a tow bar as these are subject to availability.
- **Policy Document:** You should read the following document carefully. It gives You full details of what is and is not covered and the conditions of the cover.
- **Conditions, Exclusions and Notes:** Conditions and exclusions will apply to individual Sections of Your Policy while general exclusions, conditions and notes will apply to the whole of Your Policy.
- **Policy Limits:** Most Sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one Insured Person or for an Insured Party in total. You are advised to check Your Policy.
- **Policy Excess:** There is no policy excess on this motor breakdown policy.
- **Reasonable Care:** You need to take all reasonable care to protect Your Insured Vehicle, as You would if You were not insured.
- **Complaints:** Your insurance Policy has a complaints procedure which tells You what steps You can take if You wish to make a complaint.
- **Jurisdiction:** Your Policy is governed by the laws of England and Wales.
- **Cooling Off Period:** Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.
- **Supercover Benefits:** These additional benefits are available as an upgrade to all policies. The increased benefits are available for vehicles up to and including **10 years** old at the date of departure of Your Trip and are subject to the additional Supercover premium being paid.

IMPORTANT VEHICLE HEALTH CHECK

You must comply with the following conditions in order to have full protection under this Policy. If You do not comply We may, at Our option, cancel the Policy, refuse to deal with Your claim or reduce the amount of any claim payment.

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a Trip abroad and in the case of vehicles that have reached the age of **21 years** at the date of departure of the planned Trip, the Insured Vehicle must have been serviced by a reputable dealer and the appropriate premium paid.

Will a routine service fall due before the end of Your intended Trip? Or,

Are there any parts on Your vehicle that You are aware may need replacing before the end of Your Trip?

If so, You should have Your vehicle serviced at least 10 days before Your Trip to allow sufficient time to carry out any repairs necessary. Don't forget that repairs abroad will disrupt Your Trip, may not be practicable within Your travel timescale, and could cost You significantly more than in the UK.

And – have Your vehicle checked in plenty of time before Your Departure Date so that Your garage can fix any problem they discover. Under all policies, the benefit under Section 1 – **Cover Prior to Departure** – will not apply if You leave any such work until the final 10 days.

Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete Your intended Trip, You will have to pay all the costs arising from Our intervention.

MEANING OF WORDS

Wherever the following words and phrases appear in this Policy they will always have these meanings:

Departure Date: Is defined as the date of the booked ferry or Eurotunnel crossing.

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.

Please note: Northern Ireland and Great Britain are not covered as destinations for the residents of those countries. Cover is not available for residents of the Channel Islands, The Republic of Ireland or the Isle of Man.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your Home Countries once You commence Your direct Trip, and during Your direct return journey to Your Home.

When You have paid the appropriate premium for ***Annual Multi-trip policy*** You will be covered for each Trip You undertake solely within Your Home Countries provided You have pre-booked a **minimum of 5 consecutive nights** in paid accommodation away from Home.

Home: Your principal place of residence in Your Home Countries, used for domestic purposes, including garage(s) and other outbuilding(s).

Home Countries: Great Britain and Northern Ireland,

Hire or Reward: Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

Insured Incident: Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.

In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and do not cover punctures where no serviceable spare is available.

Insured Party: All the Insured Persons under this Policy travelling together in the Insured Vehicle on the same Trip.

Insured Person or You/Your: Each person travelling in the Insured Vehicle for which the appropriate premium has been paid, resident in Your Home Countries and travelling as part of the Insured Party.

Insured Vehicle: The vehicle(s) as advised to the Camping and Caravanning Club, for which the appropriate premium has been paid:

- a car, estate car, motorcycles of more than 120cc cylinder capacity, 4x4 sport utility vehicle, or a commercially-based vehicle (motorised caravan, minibus or light van);
- caravans and trailers towed by the above Insured Vehicles of proprietary make, 20 years old or less at the date of departure of the planned Trip. **Please note:** All caravans must carry a roadworthy spare tyre at all times;
- additional car, motorcycle scooter, moped or 4x4 sport utility vehicle being towed or carried by the main Insured Vehicle (when the additional premium has been paid) registered in Your Home Countries
- not used by You during the Trip for Hire or Reward;
- maintained and operated in accordance with the manufacturer's specifications, in good roadworthy condition and in possession of a valid Vehicle Excise Duty (VED) and MOT certificate, and fit to undertake the planned Trip. **Please note:** this shall also require You to have a roadworthy spare tyre unless they have been designed and built by the manufacturer not to support the carriage of a spare tyre – **General Exclusions (18)**
- not exceeding (including any load carried) the following gross vehicle weight and dimensions: 4250kg; length 8m; height 3.4m; width 2.5m;

- carrying not more than the maximum number of persons recommended by the manufacturer (and for whom fixed seats are provided), with an overall maximum of 8 persons including the driver.

Please note: Under all Policies, all vehicles more than 10 years old are eligible for cover only when the additional premium has been paid, and on condition that the towing vehicle is maintained and operated in accordance with the manufacturer's recommendations or in the case of vehicles that have reached the age of 21 years at the date of departure of the planned Trip, serviced by a main dealer for the manufacturer within the three months prior to the Trip, and all the recommendations made at the time are acted upon. Proof of servicing will be required in the event of a claim.

SUPERCOVER Benefits are only available if Your towing vehicle is up to and including 10 years old at the date of departure of the planned Trip, and are subject to payment of the additional premium prior to the commencement of the Trip (or in the case of Section 1, more than 10 days prior to the commencement of the Trip).

Limits of Cover: Unless stated otherwise, Our maximum liability **in any one Period of Insurance** is limited to the amount stated in each Section, per Insured Party.

Period of Insurance: The period shown on the Booking Confirmation Invoice (See also **Departure Date** definition), subject to the following:

Single Trip Policies: Cover under Section 1 applies up to 7 days prior to commencement of the booked Trip providing You have not purchased this policy within 10 days of Your planned Departure Date. All other benefits of Your policy will start from the start date shown on Your Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of Your journey.

Annual Multi-trip Policies: Cancellation cover starts on the start date shown on Your Booking Confirmation Invoice or, if later, when You book Your Trip. Cover for all other Sections of Your policy will start from the start date shown on Your Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of your journey. The Period of Insurance is for 12 months, during which You are covered for each Trip You book and undertake within that period, on condition that:

- each Trip does not exceed a maximum of 93 consecutive days. If You have used Your 93 day Trip entitlement, 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.

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.

Cover for all Sections applies for the duration of Your Trip, as stated on Your Booking Confirmation Invoice, and for which You have paid the appropriate premium and ends when You return to Your Home Countries with Your Insured Vehicle.

Please note: Under all policies, where You travel outside Your Home Countries, cover ends when You return to Your Home Countries, except Legal Advice which continues to apply for up to a week after You return Home. The Homecall assistance service also applies for up to a week after You return Home under all policies.

Cover is only available in Your Home Countries for Annual Multi-trip policies where You have pre-booked 5 consecutive nights in paid accommodation and only for the relevant sections. Please read each section carefully.

If Your return journey from abroad is unavoidably delayed due to an Insured Incident under this Policy, cover will be automatically extended free of charge for a period of seven days.

Please note that there is no cover for an Insured Incident within the first 48 hours following Your initial purchase of this policy.

All policies:

Cover for any trip ends on the earliest of:

- the end date shown on Your Booking Confirmation Invoice; or
- the date You return to Your usual place of residence or business at the end of Your journey; or
- the date when the maximum number of days cover shown in Your policy has been reached.

Personal Possessions: Valuables and personal items which are owned by You or the legal responsibility of any of the Insured Party or You, which You or the Insured Party normally wear or carry in everyday life.

Replacement Parts: Those mechanical or electrical components that are essential to return the Insured Vehicle to a roadworthy condition.

Strike or Industrial Action: Any form of action taken by employees, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Track Day: When Your car is being driven for any reason on a racing track, on an airfield or at an off-road event. Examples of racing tracks that are included in this definition are the Nurburgring in Germany and Cadwell Park in the UK.

Trip: A journey in the Insured Vehicle within the countries of the Geographical Limits, during the Period of Insurance, commencing and ending in Your Home Countries, up to

- ***Single Trip Policies:*** a maximum of 93 consecutive days, for which You have paid the appropriate premium; or
- ***Annual Multi-trip Policies:*** a maximum of 93 consecutive days, for which You have paid the appropriate premium; or
- ***Long Stay Policies:*** a maximum of 12 consecutive months, for which You have paid the appropriate premium. This policy covers one Trip with cover ceasing upon return to Your Home at the end of Your Trip.

If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Trips must commence and end in Your Home Country.

Please note: Cover applies door-to-door, so all the appropriate benefits apply within Your Home Countries during Your direct journeys between Home and the port or international rail terminal. You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference. See also **Departure Date** definition.

Unattended: An Insured Vehicle which is parked and without any occupants in a position where You can't see it but other people can.

We, Our or Us: Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

SECTION 1 COVER PRIOR TO DEPARTURE

What is covered:

If the Insured Vehicle is unusable due to an Insured Incident occurring during the seven days immediately preceding Your Departure Date, and it cannot be repaired or is not recovered prior to the arranged Departure Date, We will pay up to £750 in total under this Policy to enable You to continue Your originally planned Trip. We will pay for the following:

1.1 The hire of a suitable replacement vehicle, where available, for the purpose of carrying out Your original Trip (including rental charge, collision damage waiver and any necessary drop-off charge) if:

i) The Insured Vehicle, if stolen, is not recovered before Your Departure Date;

ii) The Insured Vehicle cannot be repaired by the end of the next working day following Your Departure Date.

We will pay for the rental charge, collision damage waiver, a Green card insurance extension and any necessary drop-off charge, but You will have to pay additional premium (**at 50% of the original premium**) to extend the insurance cover under this Policy to the replacement vehicle during the Trip. You will be asked for a deposit to cover the cost of fuel which will require You to have a valid Credit Card in Your possession. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

OR

1.2 The additional cost of rebooking any Eurotunnel or sea crossing missed as a result of the incident giving rise to a claim (or, where Your original route is unavailable, the nearest suitable alternative sea crossing), if the Insured Vehicle is repaired by the end of the next working day following the original time You had planned to depart on the Trip.

Any claim involving the hire of a replacement vehicle **must** have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip.

PLEASE NOTE: Replacement hire vehicles with tow bars cannot be guaranteed

Your claim must be supported by a letter from a garage confirming:

– the regular maintenance and servicing of Your vehicle.

– precise details of the breakdown or damage.

– breakdown, when occurring, was sudden and unforeseen.

– repairs cannot be completed before the date You plan to begin Your Trip

What is not covered:

a) any claim resulting from breakdown, accident, fire or theft if You have purchased this insurance less than TEN days before Your planned date of departure;

b) any claim when actual or imminent breakdown of Your vehicle is diagnosed or discovered in the course of a service, MOT or vehicle check carried out less than TEN days prior to Your planned date of departure;

c) the cost of fuel and oil used in any replacement vehicle;

d) loss of use of a vehicle hired to You. Please refer to Your hire car agreement;

e) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Policy;

f) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions).

If the SUPERCOVER additional premium has been paid more than 10 days prior to the commencement of the Trip, We will pay up to £3,000 in total under this Policy for hire of a replacement vehicle under Section 1.1.

SECTION 2 ROADSIDE ASSISTANCE

What is covered:

If the Insured Vehicle is immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, We will arrange, and pay up to a maximum under this Policy of £350, for roadside assistance and, if necessary, transport the Insured Person(s) and the Insured Vehicle to the nearest repairer.

Emergency repair labour charges will only be paid, and up to a maximum of £100 within the overall limit for this Section, **on condition that** such repairs enable the Trip to be continued in the Insured Vehicle.

Any garage or specialist undertaking repair work (other than at the roadside) will be acting as Your agent for such repair work.

What is not covered:

a) Any claim as a result of the Insured Vehicle failing to start when it has not been left unattended during the previous 14 days

b) labour charges in excess of £100;

c) charges for any labour not incurred at the roadside;

d) the cost of Replacement Parts or other materials;

e) any winching costs or the use of specialist off-highway-recovery equipment;

f) anything mentioned in the General Exclusions.

Under the Annual Multi-trip policy and provided You have pre-booked a minimum of 5 consecutive nights in paid accommodation away from Home, the benefits of Section 2 will apply in addition during any journey You undertake in the Insured Vehicle solely within or between the countries of Your Home Countries.

FOR ALL-YEAR-ROUND VEHICLE ASSISTANCE DURING JOURNEYS SOLELY WITHIN YOUR HOME COUNTRIES IN THE PERIOD OF INSURANCE, CALL: *01444 442 445*

SECTION 3 REPLACEMENT PARTS DISPATCH

What is covered:

- If the Insured Vehicle needs Replacement Parts during a Trip outside Your Home Countries, but these are not available locally, then on receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle. The maximum We will pay under this section will be £600. Please be aware there may be some delay in despatching Replacement Parts.
- We will endeavour to provide the Replacement Parts required but We can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate.
- We will pay the cost of location and transport of the Replacement Parts. The actual cost of the parts and any Customs Duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in Your Home Countries.
- When You are invoiced for a surcharge subject to the return of the old unit or part, You must return the defective part at Your own expense to the supplier.
- If You instruct Us to obtain Replacement Parts and these are not subsequently required, or You do not await their arrival, or You have instructed Us to order the incorrect Replacement Parts, You will be responsible for the cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part.
- If You request a repairing garage or dealer to specify Replacement Parts then the instructions from the garage or dealer will be treated as coming from You.

What is not covered:

a) the actual cost of any parts;

b) forwarding charges in excess of the market value of the vehicle;

c) forwarding charges for non-essential Replacement Parts;

d) any costs that exceed £600; anything mentioned in the General Exclusions.

SECTION 4 BREAK-IN

What is covered:

In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip, We will pay up to £200 in total under this Policy for immediate emergency repairs and/or Replacement Parts, which are necessary to place the Insured Vehicle in a secure condition to continue the Trip.

You must obtain a Police Report within 24 hours of the incident which gives rise to a claim.

What is not covered:

a) damage to paintwork or other cosmetic items;

b) costs incurred following Your return Home;

c) Trips solely within the Home Countries (except for Annual Multi-trip policies subject to conditions);

d) anything mentioned in the General Exclusions.

SECTION 5 VEHICLE OUT OF USE

What is covered:

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip yet remains repairable, as a result of fire, theft, accidental damage or breakdown, and repairs cannot be effected within 8 hours, We will pay up to a maximum of £750 in total under this Policy for:

5.1 The additional cost of transporting You, with Your luggage, to Your destination by public transport

OR

5.2 the immediate hire of a replacement vehicle, where and when obtainable whilst the Insured Vehicle remains unserviceable. We will pay for the rental charge, collision damage waiver and any necessary drop-off charge. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire vehicle provider. You will have to pay additional premium (**at 50% of the original premium**) to extend insurance cover under this Policy to the replacement vehicle during the Trip. You may be asked for a deposit to cover the cost of fuel. If We are unable to arrange a suitable replacement vehicle as Your party is too large, or where it is not available under the suppliers hire terms, You will be required to select one of the other two benefits under this section.

OR ALTERNATIVELY

5.3 The cost of local overnight hotel accommodation while You wait for repairs to be completed. We will pay Bed & Breakfast only costs up to a maximum of £125 per Insured Person within the overall limit for this Section, on condition that this cost is additional to, or in excess of, any accommodation costs You had planned to pay if the loss of use of the Insured Vehicle had not occurred.

5.1 If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then We will pay

up to:

£1,000 in total under this Policy for the additional cost of transporting You under Section 5.1, OR

1. £3,000 in total under this Policy for hire of a replacement vehicle under Section 5.2 AND

2. £200 per Insured Person for hotel accommodation with a maximum under this Policy of £1,000 per Insured Party under Section 5.3.

PLEASE NOTE: Replacement hire vehicles with tow bars cannot be guaranteed

What is not covered:

a) the benefits under this section shall be withdrawn should the Insured Vehicle be considered as Beyond Economical Repair by the motor insurance company and Your settlement payment processed;

b) the cost of fuel and oil used in any replacement vehicle, which should be processed with Your credit or charge card;

c) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Policy;

d) costs incurred outside the period of the Trip;

e) fines, parking charges and any congestion charges arising from use of a replacement vehicle;

f) Trips solely within the Home Countries (except for Annual Multi-trip policies subject to conditions);

g) anything mentioned in the General Exclusions.

SECTION 6 CAMPING TRIPS

What is covered:

If the tent You are carrying with You, and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage:

6.1 We will pay the cost of hiring a suitable replacement tent, where available, for the remainder of the period of the Trip, and will arrange for the delivery of this replacement tent to the site where You are staying.

OR, where this is not practicable

6.2 We will pay up to £100 in total per Insured Person for emergency Bed & Breakfast only expenses (excluding alcohol) over and above those planned, with an overall maximum under this Policy, for all Insured Persons, of £500 in total.

If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, We will pay up to £200 per Insured Person with a maximum under this Policy of £1,000 per Insured Party under Section 6.2.

What is not covered:

a) any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable;

b) loss of use of any tent You are not carrying on the Trip with You or which belongs to a Tour Operator or holiday company;

c) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions);

d) anything mentioned in the General Exclusions.

SECTION 7 ALTERNATIVE DRIVER

What is covered:

In the event of You being declared medically unfit to drive the Insured Vehicle in the course of a Trip, or has to return Home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive, We will pay up to the market value of the Insured Vehicle, all necessary costs incurred to return the Insured Vehicle to the Home address in the Home Countries. We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

What is not covered:

a) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions);

b) the cost of fuel and tolls;

c) anything mentioned in the General Exclusions.

SECTION 8 REPATRIATION

What is covered:

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, We will pay:

8.1 the cost of transporting You, together with Your hand luggage and valuables, back to Your Home address in Your Home Countries if the Insured Vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return Home. The means of transport to be employed shall be at Our discretion and subject to availability.

8.2 the cost of transporting the Insured Vehicle to Your Home address or repairer in Your Home Countries if repairs cannot be carried out abroad (or the Insured Vehicle, if stolen, has been recovered but is no longer in a roadworthy condition), by the intended time of Your return Home. We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.

OR

When agreed in advance by Us, We will pay the cost of one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle to Your Home in Your Home Countries.

The maximum We will pay under this Policy to repatriate the Insured Vehicle will be limited to its current market value in Your Home Countries. **Please note:** caravans and trailers will be valued separately to the towing vehicle.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in Your Home Countries, and when You confirm to Us that these repairs will be completed within one calendar month of the Insured Vehicles return to Your Home Countries.

If You are repatriated by Us, We will pay the cost of transporting Your Personal Possessions, other than hand luggage and valuables, to Your Home address either together with or separately from the Insured Vehicle.

If a replacement vehicle has been given, once the vehicle has returned to the Policyholders Home address within Your Home Countries, it will no longer be covered irrespective of whether the original Insured Vehicle is in process of repatriation.

If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then in the event that We are repatriating the Insured Vehicle in the event of BREAKDOWN abroad We will pay up to a maximum under this Policy of £150 for a replacement hire car at Home pending return of the towing Vehicle.

PLEASE NOTE: Replacement hire vehicles with tow bars cannot be guaranteed

What is not covered:

a) repatriation of vehicle occupants injured in an accident involving the Insured Vehicle;

b) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions);

c) if the Insured Vehicle is repairable and You should choose not to repair it, You will be responsible for all additional costs beyond this point in time;

d) anything mentioned in the General Exclusions.

SECTION 9 CUSTOMS REGULATIONS

What is covered:

If as the result of fire, theft, accidental damage or breakdown occurring outside Your Home Countries during a Trip:

9.1 The Insured Vehicle is beyond economic repair, We may arrange for its disposal under Customs supervision in the country where it is situated. In this case We will deal with the necessary Customs formalities.

9.2 The Insured Vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or You inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then We will pay Your liability for any duty claimed from You. We will not pay the cost of any other import duties imposed by Customs.

What is not covered:

a) the cost of any other import duties imposed by Customs;

b) anything mentioned in the General Exclusions.

SECTION 10 MOTORING LEGAL PROTECTION

What is covered:

Telephone Advice

We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until seven days after You return Home.

Bail Bond

Following a debit to Your credit or charge card, or a prior deposit of funds in Your Home Countries, in Our favour, We will guarantee up to £1,000 to enable You to provide Bail or other security to any judicial authority to secure Your release and/ or the release of the Insured Vehicle if detained in connection with a road traffic accident.

Motoring Defence

We will pay up to £1,000 in respect of legal costs incurred in defending You in a Court outside Your Home Countries against an alleged motoring offence involving the Insured Vehicle during a Trip.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

You must notify Us within 28 days of receiving a summons.

What is not covered:

a) alleged offences involving breaking the speed limit only, when no other offence is involved;

b) the defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution;

c) costs or expenses incurred without prior authorisation by Us;

d) any claim not notified to Us within 28 days of Your receiving the summons;

e) Your travelling and subsistence expenses;

f) fines awarded against You;

g) driving under the influence of drink and/or drugs or driving above the legally permitted blood/alcohol level;

h) anything mentioned in the General Exclusions.

Legal Expenses

If You suffer death or personal injury during the Trip as the result of a road traffic accident, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that a reasonable settlement is likely to be obtained:

- We will advance on Your behalf:
  - i) Up to **£25,000** in total under this Policy per Insured Person (and in total per Insured Party) for legal costs and expenses directly incurred in the pursuit of these proceedings.
  - ii) Additional travel expenses in the event that a Court abroad requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of £250.
- When We have instituted proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, with a limit of **£25,000** in total under this Policy per Insured Person (and in total per Insured Party). This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us. Lawyers must be qualified to practise in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident. If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We will not institute legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

Please note: if You have also purchased a personal travel policy with Us, You can only make a legal claim under one policy.

What is not covered:

a) costs or expenses incurred without prior authorisation by Us;

b) any incident which may give rise to a claim not notified to Us within 90 days;

c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this Policy, or a Travel Agent, Tour Operator or Carrier;

d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;

e) any advice or any claim arising in connection with a Trip undertaken solely within Your Home Countries;

f) anything mentioned in the General Exclusions.

SECTION 11 HOMECALL REFERRAL

What is covered:

If Your Home suffers damage during Your Trip, then We can arrange for a repairer from Our list of Intana approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.

You can call Us for help up to seven days after You have returned Home from a Trip.

You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and You should make arrangements to pay the repairer or Intana at the time the work is carried out.

If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then We will pay for:

* **Callout fee and up to one hour's labour charge (excluding the cost of any parts or materials used); AND**
* **Emergency hotel accommodation (Bed and Breakfast only) up to a maximum of 3 days with a total limit under this Policy of £150 per Insured Person, in the event that Your Home has been rendered uninhabitable.**

Please note: if You have also purchased a personal travel policy with Us, You can only make a homecall claim under one policy.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.

2. You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must act as if You are not insured. You must take all steps necessary to expedite the completion of repairs, and You shall not abandon the Insured Vehicle or any of its parts to Us without Our authorisation.

3. We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim. **Please telephone Us first**.

4. You must comply in full with all the terms and conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy. If You are unsure as to what is covered or excluded, contact the Customer Helpline on **01444 442 442**.

5. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, You shall be entitled to reimbursement of Your costs within the full monetary benefits of the insurance cover, subject to the terms and conditions set out in Our policy document.

5.1 We cannot accept responsibility for the transport of pet animals or livestock carried within the Insured Vehicle at the time of an Insured Incident and the additional cost of transportation is not covered by this policy. We will help You make additional necessary arrangements to care for or to transport Your pet following an Insured Incident as long as You pay the additional costs involved.

Where it is practical and safe to do so, a recovery agent or other carrier may agree to a reasonable request to transport Your pet animal or livestock at the same time as recovering You and/or Your Insured Vehicle. However, this additional service is arranged at their sole discretion and cannot be guaranteed under the terms of this policy.

6. In the event of an emergency or any occurrence that may give rise to a claim for over £150 under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent.

7. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.

8. We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.

9. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.

10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
11. If any dispute arises as to the Policy interpretation, or as to any rights or obligations under this Policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown in the Customer Satisfaction. Using this service will not affect Your legal rights.
12. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this Policy.
13. This Policy is subject to the Laws of England and Wales whose courts alone shall have jurisdiction in any disputes.
14. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, then no cover will apply under this Policy in respect of those days in excess of this, and You will need to make alternative insurance arrangements.
15. At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
16. You will remain responsible for paying all tolls, congestion charges, parking and speeding fines You incur while You are in charge of Your Insured Vehicle or a hire car, and also when You park it at the end of the hire period.
17. A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance, will be acting as Your agent for such repair work.
18. Service will be provided only to the Insured Vehicle, details of which have been supplied to Us.
19. If You have a road traffic accident, You must supply Your motor vehicle insurance details to Us when We ask for this information. You must report the incident to Your insurer.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this Policy shall apply in respect of:

1. Claims arising from circumstances which were known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.
2. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations **or in the case of vehicles that have reached the age of 21 years, serviced by a main dealer**; a previous inadequate repair; unsuccessful D.I.Y. dismantling and/or reassembly; and kit cars.
3. Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
4. Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.

5. Vehicles being used by You for Hire or Reward; or the carriage of goods for reward; or the provision of courier services; during the Trip or for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and Track Days or practicing for such events.
6. The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, or situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
7. Vehicles not in a roadworthy condition, in possession of a valid Vehicle Excise Duty and MOT certificate, at the time cover is effected.
8. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us.
9. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
10. Claims arising from loss of or damage to contents of the Insured Vehicle.
11. Any deliberately careless or deliberately negligent act or omission by You.
12. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; industrial action; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
13. Loss or destruction or damage or any expense whatsoever resulting from: a) ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or the contamination or poisoning due to the effects of chemical or biological and/pr radioactive substances.

14. The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
15. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
16. Any direct or indirect loss of any kind arising from the provision of, or any delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated. An example of which would be loss of wages as a result of a breakdown, accident, fire or theft.
17. Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.
18. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for Your vehicle, caravan or trailer, except for those Eligible Vehicles that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
19. The cost of draining or removing contaminated fuel or other fluids. We will arrange and pay for local recovery, but it will be Your responsibility to pay for any work carried out and any other associated costs.
20. Any costs for locksmiths, glass replacement or tyre specialists are Your responsibility.
21. Vehicles which are fifth wheel articulated touring caravans.
22. Any Insured Incident occurring within 48 hours following Your initial purchase of this policy.

MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Booking Confirmation Invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.intana-assist.com/claims. Alternatively telephone Our Claims Helpline on **01444 442 997** to obtain a claim form, giving Your name, Certificate number (this is Your Booking Confirmation invoice number), and brief details of Your claim.

Please quote the correct reference number relating to the Insurance Policy You have purchased:

For **Single Trips** please quote	**18CCA**
For **Annual Multi-trips** please quote	**18CCM**
For **Long Stay Trips** please quote	**18CCP**

All claims must be submitted within 28 days of Your return on a Policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your Policy for specific conditions and details of the supporting evidence that We require.

Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. **Please send all claims, receipts, reports etc. by recorded delivery.**

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

CUSTOMER SATISFACTION

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Telephone: 01444 442 010 or email on: **quality@intana-assist.com**

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case. Your legal rights are not affected.

CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person if You subsequently give notice in writing or by telephone to Us to cancel this Policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You may be entitled to a pro rata refund of premium in accord with the remaining term of the policy.

Cancellation by Us If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 14 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that Your vehicle is no longer eligible for cover, etc.

Premium position upon cancellation by Us, or in respect of an Annual Policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip): If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This Policy shall cease at 00.01 hours on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT – 1998 NOTICE

How we use the information about you

As an insurer and data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, health information, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- issue you this insurance policy;
- deal with any claims or requests for assistance that you may have
- service your policy (including claims and policy administration, payments and other transactions); and,
- detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.

Some of the personal information that you provide may be sensitive information. This includes details about your health or medical records. Your consent will need to be given before collecting and processing your sensitive information. Please note that we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, we have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: **quality@intana-assist.com**

Postal Address: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

We may make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at **https://ico.org.uk/**

STANDARD OF WORKMANSHIP

Intana will monitor the progress of Your Assistance but cannot be held responsible for the repair work provided by a garage, dealer or tradesperson.

Financial Services Compensation Scheme

Collinson Insurance Services Limited and Astrenska Insurance Limited are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

INTANA

www.intana-assist.com