

# THE CAMPING & CARAVANNING CLUB TRAVEL 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: **Personal 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 insurance provides a basic package of travel insurance benefits to cover either a single trip in the country you have chosen or, in respect of an annual multi-trip policy, for multiple trips within the geographical territory and cover dates selected.



### What is insured?

- ✓ **Medical Expenses – up to £10 million**  
Cover for emergency medical treatment or necessary repatriation as a result of a sudden and unforeseen illness or injury.
- ✓ **Cancellation, Curtailment & Trip Interruption – up to £3,500**  
Cover for any unused accommodation and travel expenses which you lose or incur when you are unexpectedly forced to cancel or cut short your holiday due to one of the reasons listed in the policy.
- ✓ **Personal Luggage – up to £2,000 (single article/valuable limit - £200)**  
Cover if the items usually carried or worn during a trip are lost, stolen or damaged while they are being worn or carried, or if items (other than valuables) are left in a secure luggage area, locked boot or covered luggage compartment.
- ✓ **Travel Delay - £25 for the first 8 hours, then £25 per additional 24 hours up to a maximum of £100**  
Cover against delay in the departure of your first outward or final inward international flight or ferry/tunnel crossing as a direct result of strike, Industrial action, adverse weather or mechanical breakdown of aircraft, sea vessel, coach or train.

#### Money and Passport

- ✓ **Money – up to £500**  
Cover for lost, stolen or damaged Money that you are carrying on your person or have locked in a safety deposit box.
- ✓ **Passport - up to £100**  
Cover towards additional travel and accommodation costs needed to obtain a replacement Passport if this is lost or stolen outside of the UK.
- ✓ **Petcare cover - £2,500 – Per Policy**  
Cover for dog or cat which you have taken on your foreign trip (within zones 1 and 2 only) if lost, unexpectedly taken ill, or injured.

#### Optional Covers

- Increased cancellation cover – up to £7,500



### What is not insured?

- ✗ Any claim where an insured person has one or more medical conditions prior to purchasing or renewing this policy, or undertaking a trip, unless all conditions have been declared and accepted by us in writing.
- ✗ Any claim involving anyone else on whom the trip may depend if you knew they had been given a terminal diagnosis, were on a waiting list for investigation or treatment, or had received treatment, investigation, medication or surgery in the 90 days before the start of this policy.
- ✗ Medical treatment that can wait until you return home.
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Theft of valuables from an unattended motor vehicle
- ✗ Loss or theft not reported to the police within 24 hours of discovery.
- ✗ Certain sports (including winter sports) and other activities – see policy wording for further details.
- ✗ Driving vehicles without an appropriate license or motorcycles with an engine capacity above 150cc. No cover at any time for quad bikes, racing, competitions or riding off-road.
- ✗ Any personal liability as a result of you using any vehicle, aircraft or boat.
- ✗ Any legal expenses claim which is not reported to us within 90 days or which have not been authorised by us in advance.
- ✗ Any cover for your pet if they were not in good health at the start of the trip, or if your pet did not have the correct inoculations, microchip or documentation.
- ✗ Travel delay on any part of your trip other than the first outward or final inward international flight, sea crossing coach or train journey.
- ✗ The actual cost of any replacement or temporary passport.



## Are there any restrictions on cover?

- ! Under some sections there is an amount deducted (excess) of £35, which applies per person and per incident.

### Single Trip age restrictions and trip limits:

- ! The maximum duration of a single trip policy in Zones 1 and 2 is 93 days (or 31 days if you are aged over 79). In zones 3 and 4, the maximum duration is:
  - 93 days if you are aged under 65;
  - 62 days if you are aged between 65 and 72 years;
  - 31 days if you are aged between 73 and 79 years
- ! No cover is available in zones 3 and 4 if you are aged over 79 years.

### Annual Multi Trip age restrictions and trip limits:

- ! The maximum number of days You can spend abroad must not exceed 183 days in any one period of insurance.
- ! The maximum duration of any one trip is 93 consecutive days
  - in zones 1, 2, 3 and 4 if you are aged under 65
  - in zones 1 and 2 only if you are aged 65 - 79
- ! There is no cover under an Annual Multi Trip policy if you are aged over 79 years, or if you are aged over 64 years in zones 3 and 4.

### Long Stay Policy restrictions

- ! To be eligible for a Long Stay Policy, you must be:
  - aged under 80 years;
  - travelling to zones 1 and 2 only;
  - undertaking a single trip of between 3 and 12 months (with a maximum of 183 days spent in Switzerland or Turkey).



## Where am I covered?

For single trip policies you are covered in the destination country selected. For annual multi-trip policies, you are covered in the Geographical Area selected by you which include:

- **Zone 1:**  
Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, Former Yugoslav Republic of Macedonia, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Sweden, Switzerland, Ukraine, UK Area (Great Britain, Northern Ireland, The Isle of Man, Jersey, the Republic of Ireland and Vatican City).
- **Zone 2:**  
As per Zone 1 but also includes Malta, Morocco, Portugal (including Azores, Madeira Islands), Spain (including Balearic Islands, Canary Islands) and Turkey.
- **Zone 3:**  
All countries Worldwide excluding the United States, Canada, Bermuda, the Caribbean, Hong Kong, Singapore, India and South Africa.
- **Zone 4:**  
All countries Worldwide.



## What are my obligations?

You are required to:

- In the event of a medical emergency you must contact us as soon as possible. You **MUST** contact us before incurring expenses in excess of £500.
- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance, or if anything else you have already told us changes.
- Submit all claims within 28 days of your return on a policy claim form, accompanied by original invoices, receipts, reports, etc.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Inform us if you are changing country of residence.



## 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?

Your cover will start and end on the dates specified in your policy schedule. If you have already booked your trip, cancellation cover for Annual Multi-Trip policies starts from the start date shown in your policy schedule, or for Single trip and long stay policies, it starts when you pay the insurance premium.



## 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. Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium provided you have not started a trip to which the insurance applies and you have not made a claim.

Following the expiry of your 14 day cancellation period, you continue to have the right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available.

To exercise this cancellation right, please contact The Camping and Caravanning Club on 024 7642 2024.

**END OF INSURANCE PRODUCT INFORMATION DOCUMENT**

# Other Important Information

Please take the time to read this document as it sets out other important information not included in the Insurance Product Information Document.

## Your Statement of Demands and Needs

Your demands and needs are those of a customer who has indicated they require the cover summarised in the Insurance Product Information Document. Please note that this statement does not constitute advice or a personal recommendation.

## Compensation

Astrenska Insurance Limited and International Passenger Protection 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](http://www.fscs.org.uk) website

## Complaints Procedure

### **Complaints Relating To All Policy Sections Excluding Scheduled Airline Failure Insurance**

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 e-mail on: [complaints@intana-assist.com](mailto:complaints@intana-assist.com)

### **Financial Ombudsman Service**

If you are not happy with our final decision, you may be able to pass your complaint to the 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](http://www.fos.org.uk)

If you take any of the action mentioned above, it will not affect your right to take legal action.

### **Scheduled Airline Failure Insurance Complaints Only**

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please contact us in writing or telephone us using the following information:

The Customer Services Manager  
International Passenger Protection, IPP House,  
22-26 Station Road, West Wickham  
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3750  
Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)  
Website: [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

Please make sure you quote the policy number which can be found on your policy statement.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.