

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

## INTRODUCTION

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, general conditions and important notes will apply to the whole of your policy

**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 an 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 the premium provided you have not taken a Trip to which the insurance applies, and you have not made a claim

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

Ensure you 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 to make a claim. If you are unsure whether something is covered or excluded, please contact the Travel Helpline on +44 (0) 1444 442 995

If you require assistance, please quote the correct reference number below relating to the insurance policy You have purchased:

<b>20CCA</b>	For Single Trip policies
<b>20CCM</b>	For Annual Multi-trip policies
<b>20CCP</b>	For Long Stay Trip policies

*Single Trips are for a maximum of 3 months. Policies longer than this will be regarded as Long Stay*

## **Requesting Assistance 24 Hours a Day**

You should first check that the circumstances are covered by your policy

Having done this contact the 24-hour telephone number shown in the table below, give your name, insurance details 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

Provide us with an address or telephone number where we can contact you or leave messages. Many hotels, garages and hospitals have telex or fax number, which 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 the case of a medical emergency (*If you are physically prevented from contacting us immediately*) then someone designated by you must contact us within 48 hours**

Mobile telephone operators will normally charge for these calls which you are responsible for. To ensure we are consistent in providing our members with quality service, we may record your telephone call

<b>Helpline</b>	<b>Number</b>
Travel Helpline	+44 (0) 1444 442 995
Vehicle Assistance	+44 (0) 1444 442 299
Vehicle Assistance in UK Only	+44 (0) 1444 442 445
Legal Assistance	+44 (0) 1444 442 993
Travel Insurance Claims	+44 (0) 1444 442 997
Deaf, hard of hearing and speech impaired members who have access to a minicom telephone	+44 (0) 1444 450 389

# YOUR MOTOR BREAKDOWN POLICY

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

- During the **Period of Insurance**
- Within the **Geographical Limits**
- For the **Insured Vehicle**
- 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
- To persons who habitually reside in Great Britain or Northern Ireland, *(i.e. have their main Home in Great Britain or Northern Ireland and have not spent more than 6 months abroad in the year prior to purchasing the policy)*

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## SUMMARY OF COVER

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](http://www.fca.org.uk)  
 This insurance is affected in England and is subject to the Laws of England and Wales

<b>Cover</b>	<b>Standard - Limits of Cover</b> <i>(Per policy unless otherwise shown)</i>	<b>Supercover - Limits of Cover</b> <i>(Per policy unless otherwise shown)</i>
Cover 7 days prior to departure	£750	£3,000
Roadside Assistance	£350 <i>(including labour charges up to £100)</i>	£350 <i>(including labour charges up to £100)</i>
Replacement Parts	All freight charges	All freight charges
Break-In	£200	£200
Vehicle Out of Use	£750 per <b>Insured Party</b> for transportation to Your destination OR £750 per <b>Insured Party</b> for replacement vehicle OR £750 per <b>Insured Party</b> for hotel accommodation <i>(Maximum £125 per Insured Person)</i>	£1,000 per <b>Insured Party</b> for transportation to Your destination OR £3,000 per <b>Insured Party</b> for replacement vehicle <b>AND</b> £1,000 per <b>Insured Party</b> for hotel accommodation <i>(Maximum £200 per Insured Person)</i>
Camping Trips - Replacement Tent - Bed & Breakfast	All hire and delivery charges £500 per <b>Insured Party</b> <i>(Maximum £100 per Insured Person)</i>	All hire and delivery charges £1000 per <b>Insured Party</b> <i>(Maximum £200 per Insured Person)</i>
Replacement Driver	No Limit	No Limit
Vehicle Repatriation - Insured Vehicle - UK Replacement Vehicle	Up to current market value of the <b>Insured Vehicle in Your Home Countries</b> N/A	Up to current market value of the Insured Vehicle in <b>Your Home Countries</b> Up to £150
Custom Duties	No Limit	No Limit
Legal Protection - Motoring Defence - Legal Expenses	Up to £1,000 £25,000 Per <b>Insured Party</b>	Up to £1,000 £25,000 Per <b>Insured Party</b>

## IMPORTANT NOTES

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

**You must always answer all questions about this policy honestly and fully:** **You** must also tell **Us** straight away if anything that **You** have already told **Us** changes by calling the Travel Helpline on +44 (0)1444 442 995. 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

**Original V5C:** Ensure **You** carry **Your** driving license and original V5C registration document with **You** during your journey. Due to local regulations and customs, **You** may be required to provide **Your** driving license and original V5C registration document. **You** will be held liable for any costs incurred if your driving license and original V5C registration document are not immediately available. If **You** do not have the original V5C registration document immediately available, we may not be able to repatriate **Your** vehicle back the territorial limits (*UK*)

**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

**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

**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*. **Trips** must commence and end in **Your Home Countries**  
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 for which **You** have paid

**Reasonable Care:** **You** need to take all reasonable care to protect yourself and **Your** property. This means that **You** should act as if **You** were not insured

**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

<b>Towbars:</b> We cannot guarantee an alternative vehicle with a tow bar as these are subject to availability
<b>Policy Document:</b> 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
<b>Conditions, Exclusions and Notes:</b> Conditions and exclusions will apply to individual sections of Your policy while general exclusions, general conditions and important notes will apply to the whole of Your policy
<b>Policy Limits:</b> Most sections of Your policy have limits on the amount the Insurer will pay under that section. Some sections also include other specific limits (i.e. for any one <b>Insured Person</b> or for an <b>Insured Party</b> in total) You are advised to check Your policy
<b>Policy Excess:</b> There is no policy excess on this motor breakdown policy
<b>Reasonable Care:</b> You need to take all reasonable care to protect Your Insured Vehicle, as You would if You were not insured
<b>Complaints:</b> Your insurance policy has a complaints procedure which tells You what steps You can take if You wish to make a complaint
<b>Jurisdiction:</b> Your policy is governed by the laws of England and Wales
<b>Supercover Benefits:</b> 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. Confirmation that Supercover is in force would be located on Your reservation schedule

## 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. Ensure You 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 standard across Long Stay, Annual Multi-trip and Single Trip policies: Andorra, Austria, Belgium, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (*including Faroe Islands*), Estonia, Finland, France (*including Corsica*), Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Monaco, Netherlands, Norway, Poland, Republic of Ireland, Romania, San Marino, Sardinia, Shetland Islands, Sicily, Slovak Republic, Slovenia, Sweden and Switzerland

If **You** wish to travel through, to or within Spain, Portugal, Malta and/or European Turkey (*including Üsküdar*):

- An additional premium is applicable to Single Trip Policies
- Annual Multi-trip & Long Stay Policies cover these as standard with no additional premium required

If **You** wish to travel through, to or within Bosnia & Herzegovina, Serbia, Montenegro, Kosovo, Macedonia and/or Albania:

- Cover is only applicable if you have purchased the additional premium for Supercover across Single Trip, Annual Multi-trip or Long Stay Policies

There will be no cover to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office ([www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)) or the World Health Organisation has advised the public not to travel

Great Britain and Northern Ireland 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, and 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 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 Party:** All the **Insured Persons** under this policy travelling together in the **Insured Vehicle** on the same **Trip**

**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 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**. 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**. This 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*
- Not exceeding (*including any load carried*) the following gross vehicle weight and dimensions: 4250kg; length 8m; height 3.4m; width 2.5m;
- Carrying no 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

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 under Meaning of Words*), subject to;



**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

*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*

**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**

**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, and irrespective of the number of individual **Trips** **You** undertake in each **Period of Insurance** 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

There is no cover under this policy outside the **Period of Insurance**. However, if during the **Period of Insurance** **You** book a **Trip** with a start date or end date after the expiry of **Your** Annual Multi-trip policy then cover will continue for that **Trip** provided **You** renew this policy on or before its expiry date and there is no gap in cover

**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

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

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**, except Legal Advice which continues to apply for up to one week after **You** return **Home**

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

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

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

**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;

**Annual Multi-trip policies:** a maximum of 93 consecutive days, for which **You** have paid the appropriate premium;

**Single Trip policies:** a maximum of 93 consecutive days, for which **You** have paid the appropriate premium;

**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 Countries**

**Return visits home without your vehicle**

Under this policy, and depending on **Your** level of cover, **You** are entitled up to two return visits to the United Kingdom before **Your** policy's expiry for up to a maximum of 14 days in total:

- If **You** have 6 month long stay trip **You** are entitled to one visit back to the UK for no longer than 7 days;
- 12 month long stay trip policyholders are entitled to two separate UK visits, of maximum 7 days each, for up to maximum of 14 days in total during the **Period of Insurance**

**In each instance the benefits of the policy are suspended from the time of international departure from Your overseas destination and will only continue once You leave immigration control back in Your initial overseas destination. Throughout this period, no cover is provided and no claims will be honoured. No cover for any claim as a result of Your Insured Vehicle being left immobile or Unattended will be provided, nor any assistance to claims made within 48 hours after returning to Your original overseas destination**

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) 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 (*i.e by quoting a Channel crossing or accommodation booking reference*) (See also **Departure Date** under *Meaning of Words*)

**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:** 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:

- a) 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**

OR

- b) 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:
- The **Insured Vehicle**, if stolen, is not recovered before **Your Departure Date**;
  - 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. **You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider or stolen tickets and Travel Documents and refer **You** to suitable travel offices**

**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.b**

### Special conditions relating to Section 1

- a) 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**;
- b) Replacement hire vehicles with tow bars cannot be guaranteed;
- c) 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 10 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 10 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** (*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*)

**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

- a) 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**;
- b) 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 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** of 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 journey solely within **Your Home Countries** in the **Period of Insurance** call: +44 (0) 1444 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;

- a) **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**;
- b) **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;
- c) **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**;
- d) 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;
- e) 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;
- f) 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 costs 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;
- e) Anything mentioned in the *General Exclusions*

## SECTION 4 – 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 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;

- a) The additional cost of transporting **You**, with **Your** luggage, to **Your** destination by public transport

**If the Supercover additional premium has been paid prior to commencement of the Trip, then We will pay £1,000 in total under this policy for the additional cost of transporting You under Section 5.a**

OR

- b) 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. **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

OR

- c) 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

**If the Supercover additional premium has been paid prior to commencement of the Trip, then We will pay £3,000 in total under this policy for hire of a replacement vehicle under Section 5.b and £200 per Insured Person for hotel accommodation with a maximum under this policy of £1,000 per Insured Party under Section 5.c**

**Special conditions relating to Section 5**

- a) 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 – 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 7 – 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:

- a) **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;
- b) **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, then We will pay up to £200 per Insured Person with a maximum under this policy of £1,000 per Insured Party under Section 7.b**

### 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 8 – VEHICLE 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:

- a) 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;
- b) 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



- c) 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**

**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**

#### **Special conditions relating to Section 8**

- a) Replacement hire vehicles with tow bars cannot be guaranteed;
- b) 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**. Caravans and trailers will be valued separately to the towing vehicle;
- c) 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**;
- d) 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

#### **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 Exclusion*

## **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**:

- a) 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;
- b) 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:**

- a) **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**
- b) **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
- c) **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
- d) **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:
  - 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
  - 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

**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. 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) Incidents that have taken place within Bosnia & Herzegovina, Serbia, Montenegro, Kosovo, Macedonia and/or Albania, whether you have Supercover or not;
- b) Costs or expenses incurred without prior authorisation by **Us**;
- c) Any incident which may give rise to a claim not notified to **Us** within 90 days;
- d) 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;
- e) Actions between **Insured Persons**, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- f) Any advice or any claim arising in connection with a **Trip** undertaken solely within **Your Home Countries**;
- g) Alleged offences involving breaking the speed limit only, when no other offence is involved;
- h) The defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution;
- i) Any claim not notified to **Us** within 28 days of Your receiving the summons;
- j) **Your** travelling and subsistence expenses;
- k) Fines awarded against **You**;
- l) Driving under the influence of drink and/or drugs or driving above the legally permitted blood/alcohol level;
- m) Anything mentioned in the *General Exclusions*

## GENERAL CONDITIONS - APPLYING TO ALL SECTIONS

- a) **You** must always answer all questions about this policy honestly and fully. **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;
- b) **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;
- c) **We** will not accept liability for expenses incurred without **Our** prior knowledge or consent and **We** must be contacted when an incident arises that may be the subject of a claim. Please telephone **Us** first;
- d) **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 +44 (0) 1444 442 442;
- e) **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;
- f) **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;
- g) 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;
- h) 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;
- i) **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;
- j) **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;
- k) 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;
- l) 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**;

- m) 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;
- n) **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;
- o) This policy is subject to the Laws of England and Wales whose courts alone shall have jurisdiction in any disputes;
- p) **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;
- q) At the time of a claim, at **Our** request **You** must provide evidence of proper servicing of **Your** vehicle;
- r) **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;
- s) 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;
- t) Service will be provided only to the **Insured Vehicle**, details of which have been supplied to **Us**;
- u) 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:

- a) 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**;
- b) 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;
- c) 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;
- d) Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal;
- e) 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;
- f) 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;
- g) Vehicles not in a roadworthy condition, in possession of a valid Vehicle Excise Duty and MOT certificate, at the time cover is effected;
- h) 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**;
- i) Costs which would have been payable if the event being the subject of a claim had not occurred (*i.e. the cost of meals which **You** would have paid for in any case*);
- j) Claims arising from loss of or damage to contents of the **Insured Vehicle**;
- k) Any deliberately careless or deliberately negligent act or omission by **You**;
- l) 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;

- m) 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/or radioactive substances;
- n) The cost of telephone calls when contacting **Us**. Whenever possible **We** will call **You** back as soon as possible;
- o) 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;
- p) 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 (*i.e. of which would be loss of wages as a result of a breakdown, accident, fire or theft*);
- q) 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;
- r) 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;
- s) 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;
- t) Any costs for locksmiths, glass replacement or tyre specialists are **Your** responsibility;
- u) Vehicles which are fifth wheel articulated touring caravans;
- v) Any **Insured Incident** occurring within 48 hours following **Your** initial purchase of this policy;
- w) Any claim arising as a result of **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel

## CUSTOMER SATISFACTION

### Our Promise of Service

**We** always aim to provide a first-class service, however if **You** have a complaint **You** should contact **Us** in the first instance at: Quality Department, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN Telephone: +44 (0) 01444 442 010 or e-mail on: complaints@intana-assist.com

**We** will aim to provide **You** with a full response within 4 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

### Financial Ombudsman Service

In any event, should **You** remain dissatisfied or fail to receive a final answer within 8 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, Exchange Tower, Harbour Exchange Square London, E14 9SR

Telephone: 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

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

**We** 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

**We** are covered by the Financial Services Compensation Scheme (FSCS).

If **We** fail to carry out **Our** responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) Telephone: 0800 678 1100 or 020 7741 4100

## CANCELLATION PROVISIONS

**Cancellation by Us** If **You** fail to satisfy the terms of **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 **You** are no longer eligible for cover (*such as no longer living in the UK, etc.*)

**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

**Premium position upon cancellation by Us**, or in respect of an Annual Multi-trip 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



## 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. Claim forms can be obtained from [www.intana-assist.com/claims](http://www.intana-assist.com/claims). Alternatively telephone the Claims Helpline on +44 (0) 1444 442 997 to obtain a claim form, giving **Your** name and Booking Confirmation Invoice number and brief details of **Your** claim

Ensure you quote the correct reference number relating to the insurance policy You have purchased:

**20CCA**

**For Single Trip policies**

**20CCM**

**For Annual Multi-trip policies**

**20CCP**

**For Long Stay Trip policies**

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. It is always advisable to retain copies of all documents when submitting **Your** claim form. **We** suggest that **You** send **Your** documents 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**

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **We** transact business

# DATA PROTECTION

## 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
- ✓ The personal information **We** have collected from **You** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **Your** identity. If fraud is detected, **You** could be refused certain services, finance, or employment. Further details of how your information will be used by **Us** and these fraud prevention agencies and databases, and **Your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy)

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, crime prevention organisations, debt collection agencies 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. Wherever possible, **We** will have strict contractual terms in place 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 (*i.e. 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 in writing at: Data Protection Officer, Astrenska Insurance Limited, Cutlers Exchange, 123 Houndsditch London, EC3A 7BU Email: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

**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** Data Protection Officer 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/>

