

The Camping & Caravanning Club

Insurance Product Information Document

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



Product: European Motor Breakdown Cover

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

What is this type of insurance?

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



What's insured?

- ✓ **Cover 7 days prior to departure - Up to £750**
The cost of a hiring a replacement vehicle, if your vehicle is lost, or cannot be driven during the seven days immediately before your arranged departure date and the vehicle cannot be repaired
 - ✓ **Roadside Assistance – Up to £350 including labour charges up to £100**
If during a trip, you are unable to drive the insured vehicle as a result of mechanical breakdown, accidental damage, fire or theft, we will pay for the cost of call out charges and emergency labour and, if necessary, transport you and your vehicle to the nearest repairer
 - ✓ **Vehicle Out of Use – Up to £750 per insured party**
Where there has been a valid claim for Roadside Assistance, if your vehicle cannot be repaired within 8 hours we will pay for one of the following options in the case of Standard cover:
 - ✓ *the additional cost of transporting you to your destination;*
 - ✓ *hiring a replacement vehicle whilst the insured vehicle remains unserviceable;*
 - ✓ *up to £125 per person per night towards the additional cost of overnight accommodation whilst repairs are completed*
 - ✓ **Camping Trips – The cost of hiring a replacement tent or up to £500 per insured party**
We will pay the cost of hiring a suitable replacement tent for the remainder of your trip, or up to £100 per person per night for emergency Bed and Breakfast accommodation, if the tent you are carrying with you and using on your trip as your main overnight accommodation is made unserviceable
 - ✓ **Repatriation**
If following a valid assistance claim your vehicle cannot be repaired by the intended time of your return home, we will pay for the following:
 - ✓ *additional cost of transporting you to your home; and*
 - ✓ *transporting the insured vehicle to your home; or*
 - ✓ *the cost for one person to travel to the vehicle and drive it to your home*
- Optional additional cover available**
- Supercover increases the sums insured of certain benefits (available for vehicles up to and including 10 years old)



What's not insured?

- × Cover for any vehicle other than the insured vehicle
- × Insured Incident within the first 48 hours following your initial purchase of this policy
- × Recurring claims due to the same cause where a permanent repair has not been undertaken to repair the fault
- × Trips which do not start and end in your home country
- × Any costs incurred as a result of you not carrying a serviceable spare tyre for either your vehicle, caravan or trailer unless they have been designed and built by the manufacturer not to support the carriage of a spare tyre
- × Cover for any additional car, motorcycle, scooter or moped or 4x4 sport utility vehicle being towed or carried by the main insured vehicle where the additional premium has not been paid
- × Camping trips solely within your home countries
- × You cannot claim under the Vehicle Out of Use section if your vehicle is considered to be beyond economical repair
- × Any winching costs or the use of specialist off-highway recovery equipment



Are there any restrictions on cover?

- ! Please note: If hiring a vehicle, you must meet the rental company's eligibility criteria and rental vehicles including vehicles fitted with tow bars are subject to availability and cannot be guaranteed
- ! Vehicles aged over 10 years must adhere to the servicing requirements as recommended by the manufacturer. If the vehicle is over 20 years of age, it must also have been serviced by a reputable dealer no more than three months before the trip starts
- ! Caravans and trailers must be 20 years of age or less
- ! Each insured person travelling in the insured vehicle must be a resident in Great Britain or Northern Ireland (excluding the Channel Islands, Republic of Ireland and Isle of Man)



Where am I covered?

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 *Please note restrictions apply to cover provided in these areas*



What are my obligations?

- Take reasonable care to answer all questions carefully and accurately, as not doing so could invalidate your insurance and ability to claim
- Contact us as soon as possible in the event of a vehicle emergency, before incurring expenses in excess of £150. If you are physically prevented from contacting us immediately, you or someone designated by you must contact us within 48 hours
- Contact The Camping and Caravanning Club if anything you have told them when you have taken out this insurance changes
- Inform us if you are changing country of residence
- If utilising the Alternative Vehicle Benefit, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least 1 year (2 years if travelling in Spain or Croatia). In addition, when collecting your car you will need a valid credit card, which must be in the name of the driver



When and how do I pay?

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



When does the cover start and end?

As long as you have bought this policy at least 10 days before the start of your planned departure date, cover prior to departure will start 7 days before the commencement of your booked trip. All other benefits will start and end on the dates specified in your policy schedule, subject to the following restrictions:

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

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



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