

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: 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's 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 – 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**
Cover for dog or cat which you have taken on your foreign trip (*within Zones 1&2 only*) if lost, unexpectedly taken ill, or injured

Optional additional cover available

- Increased Cancellation Cover – Up to £7,500



What's not insured?

- ✗ Existing medical conditions unless 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, on a waiting list for investigation or treatment, or had received treatment, investigation, medication or surgery in the 90 days before the start of your policy
- ✗ Being under the influence of alcohol/drugs, self-exposure to needless risk or an illegal criminal act
- ✗ Travelling against the advice of a doctor or travelling with the intention of obtaining medical treatment or consultation abroad
- ✗ Loss or theft not reported to the police within 24 hours of discovery
- ✗ 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



Are there any restrictions on cover?

- ! Under some sections an excess of £35 per person, per incident and per section of cover is deducted from a claim
- ! On Annual Multi-trip policies:
 - Maximum number of days you can spend abroad must not exceed 183 days in any one period of insurance
 - No cover if you are aged over 79 years in Zones 1&2, or over 64 years in Zones 3&4
- ! On Single Trip policies:
 - Maximum duration of any one trip in Zone 1&2 is 93 consecutive days (*or 31 days if your are over 79 years*)
 - No cover for Zone 3&4 if you are over 79 years
- ! On Long Stay policies:
 - You must be under 80 years
 - Cover automatically covers all areas in Zones 1&2, but not in Zones 3&4



Where am I covered?

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 and 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, then 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