

# CLUB CARE

## CLIENT FACT-SHEET

### SMALL CRAFT INSURANCE

#### Who Are We

Club Care is a trading name licensed to Vantage Insurance Services Limited ("VISL") by The Camping and Caravanning Club. VISL arranges insurance for the members of The Camping and Caravanning Club. VISL arranges your pleasurecraft insurance through Towergate Marine Underwriting and this is underwritten by AXA Insurance UK plc, Aviva Insurance Ltd (trading as Norwich Union) and Royal Sun Alliance Insurance plc. VISL's address and registered office is 7 Birchin Lane, London, EC3V 9BW; telephone 0207 6558000; fax 0207 655 8039.

#### Who Regulates Us

VISL is authorised and regulated by the Financial Services Authority (FSA). This can be verified by contacting The FSA, 25 The North Colonnade, Canary Wharf, London E14 5HS, telephone number 0845 606 1234, website [www.fsa.gov.uk](http://www.fsa.gov.uk). We abide by the FSA Rules and Guidance for General Insurance.

#### What You Tell Us Is Important

It is important that any information, statements or answers you give to us, or your insurer, are correct. If you do not disclose facts that are material to the insurer or if there are any inaccuracies in your answers, you may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters or information that may influence your insurer as to the acceptability of your Proposal or Renewal and must be disclosed straight away. We advise you to keep copies of documentation sent to or received from us for your own peace of mind. Please do ask us if you are in any doubt about what you need to tell us. The disclosure of information applies not only when you take out a policy and renew it, but also at anytime during the period of insurance.

#### Be Aware Of Your Policy Terms

When we issue a policy to you, we strongly advise you to read it carefully. The policy document, your schedule and any certificate of insurance are the confirmation of the insurance contract with us. If you are in doubt about any of the policy terms and conditions, please contact us as soon as possible.

#### Data Protection Act

Any Personal Information you give us will be kept confidential and secure. Full details are available on request.

#### Handling Client Money

We hold all client money in Client Bank Accounts under Statutory Trusts. For the purpose of some transactions, client money may pass through other authorised intermediaries before the insurer receives it. Interest will not be paid to customers in respect of money held in a Client Bank Account

#### Charges

We may need to make charges in addition to any insurance premium. The following charges may apply:

#### Administration Charges:

Additional owner/deletion	£10.00
Change of mooring/lay up dates	£5.00
Change of commission dates	£5.00
Alteration of sums insured	£5.00
Change of cruising dates	£5.00
Duplicate documents (lost by client)	£10.00
Duplicate foreign certificates	£10.00
Duplicate proof of NCB	£5.00

#### Cancellation Charges:

If you need to cancel the insurance, there may be no refund of the unused premium. Full details are given in the policy document.

#### Claims

If you need to make a claim, telephone 01452 314059, at once, and you will be advised what action to take.

#### Financial Strength

We do not accept liability for any losses you may incur arising directly or indirectly from the financial failure or insolvency of any Insurer transacting business in the UK or EU.

#### Our Service To You

We will always try to provide Camping and Caravanning Club members with a high level of customer service. If there is an occasion when we do not meet your expectations, please contact Nigel Coppen, our Client Director at:

Crest House  
Station Road  
Egham  
Surrey  
TW20 9LG - Telephone: 01784 486852

We will acknowledge your issue in writing, advising you of who is dealing with your case and attempt to address your concern within 5 working days. If our investigations take longer, we will provide you with a full response within 20 working days or explain our position and provide timescales for a full response. If the matter is not concluded within 8 weeks, you have the right to refer the matter to the Financial Ombudsman Service (FOS). They may be contacted at South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone number 0845 0801 1800, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

#### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Full details and further information on the scheme are available from the FSCS at 7<sup>th</sup> Floor, Lloyd's Chambers, 1 Portsoken Street, London E1 8BN

#### You Have The Right To Change Your Mind

We will give you enough information and help so you can make an informed decision before you decide to buy your insurance policy from us. We will allow you a 'cooling off' period of 14 days from the time you receive the full information.