

Your Policy Booklet

Club Care Caravan and Trailer Tent Insurance



Peace of mind from people who understand camping and caravanning

Covering:

- Touring Caravans
- Folding Caravans
- Folding Campers
- Trailer Tents



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Contacting Us

You can contact **Us** via telephone, the Internet or by post using the details below:

Telephone	Policy Changes 0844 770 4620	Making Claims 0844 770 4630 0203 128 7770 - Outside UK
Internet	www.clubcareinsurance.co.uk	
Post	Club Care Crest House, Station Road, Egham, Surrey, TW20 9LG	Club Care Claims Crest House, Station Road, Egham, Surrey, TW20 9LG

Introduction

We would like to thank **You** for taking out this Caravan and Trailer Tent Insurance through **Club Care** and to welcome **You** as a valued customer.

Please read this policy wording carefully and raise any questions **You** may have with **Us**. Please remember there is a duty on **You** to take reasonable care and that if **You** avoid unnecessary claims this helps **Us** to retain highly competitive premiums.

Club Care's insurance is specially designed for campers and caravanners. The Club and all members benefit by **Your** support of **Club Care** and **We** hope **You** will remain a customer for many years and that **Club Care's** service and quality of cover will tempt **You** to consider **Club Care** for **Your** household, motor and motor insurance needs.

Your policy is underwritten by the following **Insurers** for these proportions:-

Groupama Insurance Company Limited. 100%
Member of the Association of British Insurers ("ABI").

Registered address:

Groupama House, 24-26 Minories, London EC3N 1DE
(Co. Registration no. 995253).

All **Insurers** are authorised and regulated by the Financial Services Authority ("FSA")

The subscribing **Insurers'** obligations are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing **Insurers** are not responsible for the subscription of any co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations.

Club Care is a trading name licensed to Vantage Insurance Services Limited ("VISL") by The Camping and Caravanning Club.

VISL acts on behalf of **Insurers** in providing this insurance and is authorised and regulated by the FSA. VISL's registered address is 7 Birchin Lane, London EC3V 9BW. Registered in England (Registered Company No. 3441136).

Contacts:

Paul Jones

Member Services Director
The Camping and
Caravanning Club Ltd
Greenfields House
Westwood Way
Coventry
CV4 8JH
Tel: 02476 476 821

Nigel Coppen

Client Director
Club Care
Crest House
Station Road
Egham
Surrey
TW20 9LG
Tel: 01784 486 852

Customer Service

Our objective is to give an excellent service to all our customers and to deal with any claim helpfully, promptly and fairly.

You can help **Us** to achieve this objective by:

- reading this policy wording and the enclosed **Evidence of Insurance** as soon as **You** receive it.
- letting **Us** know immediately if it does not meet **Your** requirements.
- keeping **Your Evidence of Insurance** in a safe place.
- contacting **Us** quickly with any question **You** may have.

However **We** do recognise that on occasion things can go wrong.

Complaints:

Should an occasion ever arise when **You** feel this objective has not been met then please initially contact: Nigel Coppen at **Club Care** Insurance, Crest House, Station Road, Egham, Surrey, TW20 9LG or telephone 0844 770 4625. On receiving **Your** complaint we will send a full response within 5 working days or tell **You** within that time when **You** can expect a response.

If **You** are still not satisfied please contact the Chairman and Chief Executive, Groupama Insurances, Groupama House, 24-26 Minories, London EC3N 1DE or Telephone: 0870 850 8510 or Fax: 020 7264 2860.

If **You** remain unhappy and feel the matter has not been resolved to **Your** satisfaction **You** may be entitled to refer **Your** matter to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. Please be aware that the Ombudsman will only consider **Your** complaint if **You** have already given **Us** the opportunity to resolve it.

Financial Services Compensation Scheme:

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

Insurance and advising is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on their website at www.fscs.org.uk/ or by telephone on 020 7892 7300.

Cancellation:

You have a right to cancel **Your** policy during a period of 14 days from the day of the purchase of the contract or the day on which **You** receive **Your** policy documentation, whichever is the later. There may be a cancellation charge should the policy have been in force.

Disclosure

You must immediately inform **Us** of any:

- change of **Your Unit** - mid-term substitutions will be subject to an administration charge
- change of **Your** address or the storage address of **Your Unit**. This is particularly important if either address is outside the **United Kingdom** because failure to advise us could invalidate **Your Policy**
- convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences
- increase in the values of any insured items listed in **Your Evidence of Insurance** not taking into account any seasonal changes, or minor fluctuations. Please note that if **You** notify **Us** of an increase **Insurers** reserve the right to increase the **Premium**.

Making Claims

Claims paid by **Insurers** will be subject to the conditions set out in this policy, including the following procedures:

- i) **You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of any proceedings being brought against **You**, as soon as reasonably possible.
- ii) A completed claim form must be returned within 30 days of discovery of the **Incident**. If **You** experience difficulty in obtaining estimates these may be provided separately.
- iii) **You** must, in the event of theft or other malicious **Incident** give immediate notice of loss or damage to the Police.
- iv) **You** must send copies of every letter writ or document to **Us** immediately upon receipt.
- v) **You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim is a small claim, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- vi) No property may be abandoned to the **Insurers**.
- vii) In the event of a total loss to your **Your Unit** or if it is stolen, **Insurers** will require **You** to produce documentary proof of ownership. For touring caravans manufactured since 1992, a CRiS registration document, showing **You** as the registered owner will be requested

Small Claims.

In the event of damage to **Your Unit** resulting in a possible claim, where the total cost of repairs is not likely to exceed £400, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form. **Insurers** will only pay small claims within the terms and conditions of this insurance.

Insurers' Rights

The **Insurers** may, at their discretion, take over the defence and settlement of any claim, and at any time, in **Your** name or that of any other person entitled to coverage, seek recoveries and indemnities from other parties.

You must give to the **Insurers** such information, assistance and copies of documents as the **Insurers** may require as soon as reasonably possible.

This policy is issued by, on behalf of and with the authority of the **Insurers**.

Law Applicable to Contract

Your policy will be governed by and construed in accordance with English Law. The language and all communications with **You** will be in English.

Definitions

The definitions of certain words, shown below in alphabetical order, have specific meanings whenever they appear in **bold** in this policy.

Approved Security Device A security device that is confirmed to be an **Approved Security Device** in **Your Evidence of Insurance**.

Security devices must be fitted in accordance with the manufacturers' instructions and be operating at the time of the **Incident** in order to qualify as an **Approved Security Device**. If **Your Unit** has twin-axles and **Your Approved Security Device** is a wheel lock then **You** must protect both wheels on the same side with such wheel locks in order for the protection to qualify as an **Approved Security Device**.

Awning A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to **Your Unit**.

Contents and Personal Effects Bedding, linen, luggage, general household goods, portable television sets, audio equipment and personal possessions belonging to **You** or **Your Family**. This does not include **Money** or **Valuables**.

Equipment Tents other than **Awnings** but including toilet tents, gas bottles, batteries, security devices (including wheel clamps), stabilisers, generators, satellite dishes, solar panels, aquaroll, air conditioning units, and motor movers that are not fixed to **Your Unit**. **Equipment** also includes camping lanterns and **Sports Equipment**.

Europe Any country that is a member State of the European Union, Andorra, Croatia, Faroe Islands, Gibraltar, Liechtenstein, Monaco, Norway, San Marino, Switzerland and Vatican City and transits between those areas.

Evidence of Insurance The document providing evidence of **Your** contract of insurance with the **Insurers** and identifying the details on which the **Insurers** have based the terms and conditions of this insurance as well as the Sections and amount of cover **You** have bought.

Definitions (continued)

Excess The **Excess** is the first amount of any one claim (for each separate incident) that **You** pay. **Your Excess** is set out in **Your Evidence of Insurance**.

ONLY APPLICABLE IF A TOURING CARAVAN IS STOLEN

The following **ONLY** applies where **Your Unit** is described in **Your Evidence of Insurance** as a touring caravan and **Your Unit** has been stolen.

Excess that Applies

If neither 1 or 2 below applies

£100 or as shown in **Your Evidence of Insurance**

1. If **Your Unit** is stolen and it is protected with an **Approved Security Device** that is in force and operational at the time of the **Incident**

NIL

2. If **Your Unit** is stolen and it is not protected with an **Approved Security Device**, **Your Excess** will increase if, at the time of the **Incident**, **You** have not taken other reasonable precautions to protect **Your Unit**.

We would consider that other reasonable precautions to protect **Your Unit** against being stolen have not been taken if, at the time of the loss, **Your Unit**:

a) was stored at **Home** or was **Temporarily Unattended** without the protection of a wheel clamp and a hitchlock. (If **Your Unit** was locked to a car tow bar, **We** will accept this as a hitchlock)

£250

b) was stored away from **Home** but was not stored in a **Secure Location**

£500

Family **Your** spouse or partner and children, including foster children and anyone **You** have asked us to include and **We** have provided prior written agreement to include them

Furnishings Soft furnishings such as upholstery, curtains and carpets as well as appliances such as fridges, freezers and cookers.

Definitions (continued)

Guaranteed Value	<p>If Your Evidence of Insurance shows that Your Unit is insured on a Guaranteed Value basis, Insurers will offer You the Unit sum insured shown in Your Evidence of Insurance in settlement of a claim resulting from the total loss of Your Unit. This is subject to the following qualifying conditions:</p> <ul style="list-style-type: none">a) You bought Your Unit 'second hand' from a reputable dealerb) the sum insured is between<ul style="list-style-type: none">i) the price You paid for the Unit andii) Glass' Guide's valuation at the time of purchase.c) evidence of proof of purchase showing the amount You paid for Your Unit being supplied to Us in the event of a claimd) any policy Excess <p>If any of the qualifying conditions set out above are not met then Insurers will settle Your claim on a Market Value basis.</p>
Home	<p>The house where You reside and the surrounding private land but excluding any area where the right of way is not restricted to Your exclusive use.</p>
Incident	<p>A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.</p>
Insurers	<p>The Underwriters who are Your Insurers as set out in Your Evidence of Insurance</p>
Market Value	<p>The cost of replacing Your Unit, Equipment, Contents and Personal Effects with items of similar type and age, less a deduction for wear, tear and/or depreciation. For Your Unit the Market Value will be based on information supplied by Glass's Guide Information Services. The maximum amount Insurers will pay will be limited to the sum insured shown in Your Evidence of Insurance</p>
Money	<p>Money of any kind, including cash, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument.</p>
New for Old	<p>The cost of a new replacement, or the nearest equivalent. The maximum amount Insurers will pay will be limited to the sum insured shown in Your Evidence of Insurance. New for Old cover applies when Your Unit and Equipment are replaced; any cash settlement will be on a Market Value basis only.</p>

Definitions (continued)

Our / Us / We / Club Care	The administrators of this insurance.
Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Premium	The payment You make in return for Insurers giving You insurance.
Secure Location	Any one of the following:- <ol style="list-style-type: none">1. A storage site registered by CaSSOA and meeting their Gold or Silver standard2. A securely locked compound with a clearly defined perimeter that identifies the site as a private area and restricts unauthorised access and has security lighting, closed circuit television and daily supervision and inspection3. A location that is shown in Your Evidence of Insurance as being a Secure Location
Sports Equipment	Fishing rods, wet suits, surfboards and inflatable dinghies that are no more than 14 feet or 427 cm in length
Temporarily Unattended	When You or Your Family are not with Your Unit and it is not in storage. For the purposes of this definition, a Unit that has been left with a repairer or dealer for repairs or servicing is deemed to be Temporarily Unattended
Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .
Unit	The structure, including fixed motor movers, fixtures and fittings and integral furniture and Furnishings of the touring caravan, folding caravan, folding camper or trailer tent, as stated in Your Evidence of Insurance .
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.
Valuables	Jewellery, gold, silver, precious and non precious stones and metals, watches, furs, cameras, camcorders and accessories, photographic equipment and binoculars.
You/Your	The name of the person appearing in Your Evidence of Insurance .

The Cover

Please read **Your Evidence of Insurance** together with this policy.

Territorial Limits

Cover is provided for **Incidents** occurring when the **Unit** is in the **United Kingdom** or any other country identified in **Your Evidence of Insurance**. The number of days cover for **Incidents** occurring outside the United Kingdom is shown in **Your Evidence of Insurance**.

If **You** need insurance for countries not listed in **Your Evidence of Insurance** or for periods greater than set out in **Your Evidence of Insurance**, please write to or telephone **Us** for a quotation.

Section One

Unit, Awnings, Equipment, Contents and Personal Effects

What is covered	What is not covered
<p>Loss or damage to You:</p> <p>a) Unit, Awnings and Equipment b) Contents and Personal Effects</p> <p>as identified in Your Evidence of Insurance whether being used by You, Your Family or someone else during the Period of Insurance in the circumstances described below:</p>	<p>The Excess</p> <p>Depreciation, deterioration, manufacturing defects, general wear and tear, damage by pets, moth, vermin, rot, frost, water leakage or any gradually operating process such as rust or damp.</p> <p>Mechanical, electronic or electrical breakdown, failure or damage.</p> <p>Any claim, including theft, which arises from deception, fraud or the use of stolen, forged, or invalid cheques, bank drafts or bank notes or any other financial instrument.</p> <p>Any claim arising out of the cessation of any business for any reason including liquidation, insolvency or bankruptcy.</p> <p>The cost of returning Your Unit to Your Home.</p>

The Cover (continued)

Section One (continued)

What is covered	What is not covered
	<p>Theft from tents or Awnings:-</p> <ul style="list-style-type: none"> • unless the tent or Awning has sides that completely enclose the interior and is attached or next to Your Unit at the time of the insured Incident • unless the individual value of items taken is less than £100 • for any claim greater than £300 in all any one insured Incident.
<p>a) Unit, Awnings and Equipment</p> <p>Physical loss or damage to Your Unit, Awnings and Equipment, directly resulting from an insured Incident during the Period of Insurance.</p> <p>Following an insured Incident Insurers will also pay for:</p> <ul style="list-style-type: none"> i) the cost of removing the Unit if disabled to the nearest garage, repairer or place of safekeeping. ii) the reasonable and necessary storage charges whilst awaiting repair or disposal but excluding normal place of storage and as agreed by Us. iii) Your reasonable fuel costs for You to collect Your Unit following an insured repair, but only for incidents occurring in the UK and only to Your Home address in the UK. 	<p>Loss or damage to tents, Awnings or toilet tents when these are left erected and unattended for more than 4 days in succession.</p> <p>Loss or damage to Sports Equipment:</p> <ul style="list-style-type: none"> • unless it is with You or Your Family whilst You are caravanning away from Home • directly caused as a result of its use at the time of the Incident • that exceeds £250 for any single article or set <p>Any loss or damage to inflatable dinghies that are more than 14 feet or 427 cm in length.</p> <p>Damage to tyres, unless resulting from an insured Incident to the Unit or by vandalism.</p>
<p>Any replacement Unit will be automatically covered up to the amount you paid for it for a period of 14 days from the day You take delivery of the new Unit, pending notification to Us.</p>	<p>Any cover for Your replacement Unit unless You have told Us about it within 14 days together with details of the Unit make, model, year and serial/CRIS number and You have paid any Premium due as a result of the change.</p>

The Cover (continued)

Section One (continued)

What is covered	What is not covered
<p>b) Contents and Personal Effects</p> <p>Physical loss or damage to Contents and Personal Effects belonging to You and Your Family whilst such Contents and Personal Effects are contained in Your Unit or in a vehicle towing Your Unit.</p>	<p>Any single item individually valued at more than £300</p> <p>Loss of or damage to any of the following: Money, Valuables, documents, contact lenses, spectacles, motor driven vehicles of any kind or their accessories, mobile telephones, satellite navigation systems, computers and any associated software or hardware devices, any personal audio or visual entertainment devices, cycles or any type of waterborne craft.</p> <p>Theft from the Unit unless forcible and violent means are used to gain entry.</p> <p>Theft or unexplained loss of Contents and Personal Effects that were left in the open at the time of the Incident.</p> <p>Any cost of replacing or repairing any undamaged parts of the Contents or Furnishings which form part of a pair or set or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or specific part.</p>
<p>The maximum Insurers will pay is limited to the sums insured set out in Your Evidence of Insurance.</p> <p>The maximum Insurers will pay for Sports Equipment is £500 or the sum insured for Equipment, whichever is lesser.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section One</p>

The Cover (continued)

Section One (continued)

Basis of Settlement for claims made under Section One

Insurers will only pay for costs **You** have actually incurred or **We** have authorised as a result of the loss, replacement or repair.

In the event of a total loss of **Your Unit** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned the **Unit** at the time of the **Incident**. **We** recommend that **You** retain any purchase receipts and that, for touring caravans manufactured after 1992, **You** also hold a CRiS registration document showing **You** as the registered owner.

Where a claim for damage results in the **Unit, Equipment** or accessories needing new parts and these are found to be obsolete or unobtainable then the claim will be limited to the last known list price of the part, together with the appropriate fitting charge.

Claims resulting from loss or damage to panels or windows of **Your Unit** will be limited to the replacement or repair of the lost or damaged panels or windows only

The basis on which **Insurers** will pay is shown in **Your Evidence of Insurance**

Depending on the basis of cover shown in **Your Evidence of Insurance**, the sums insured **You** choose must be adequate because if they are too low **Insurers** may not pay **You** as much as **You** expect.

The following contains guidelines to help **You** choose the right sums insured for the basis of cover **You** have bought:

Please make sure that the basis of **Your** cover is appropriate and that **Your** sums insured are adequate as **Insurers** will only settle claims according to the basis of cover **You** have bought and will not pay more than **Your** sums insured. Both the basis of cover and the sums insured are set out in **Your Evidence of Insurance**. There are three bases of cover being: **New for Old, Market Value** and **Guaranteed Value**. The following guidelines help to explain the different bases of cover available:

- **New for Old**

Your sums insured should reflect the new replacement cost of **Your Unit**, including delivery charges, because **Insurers** will not pay more than the sum insured.

The Cover (continued)

Section One (continued)

- **Market Value**

Your sums insured should reflect the value of a used replacement **Unit** of the same age and condition and a similar approach should be used for **Your Equipment, Contents** and **Personal Effects**. **Insurers** will take account of wear and tear when settling a claim on a **Market Value** basis, and this approach will have a greater impact on certain parts of **Your Unit** such as **Furnishings**. In the event that **Your Unit** is not listed by Glass's Guide Information Services, **Insurers** will use other recognised sources of information such as the Internet to determine a reasonable **Market Value**.

- **Guaranteed Value**

Your sum insured should be between the price **You** paid for the **Unit** and Glass' Guide's valuation at the time of purchase. If **You** buy cover on a **Guaranteed Value** basis, it is essential that **You** keep the purchase receipt for **Your Unit**. If **You** make a claim and cannot produce the purchase receipt, **Insurers** will treat **Your** claim on a **Market Value** basis.

Section Two

Loss of Use

What is covered	What is not covered
<p>If Your Unit becomes uninhabitable following an insured Incident under Section One Insurers will contribute towards the reasonable costs of:</p> <p>Hotel, motel or alternative accommodation or</p> <p>The hire of a similar Unit to enable You to continue the holiday and/or</p> <p>The cost of recovering Your Contents and Personal Effects to Your Home address.</p>	<p>Any loss that does not arise directly from an insured loss in Section One taking place whilst You are away from Home on holiday with Your Unit in the United Kingdom or Europe.</p> <p>Notwithstanding the above, coverage is provided if You are due to depart on a pre-booked holiday with Your Unit and repair or replacement cannot be completed by the planned departure date, You having made all reasonable efforts to have Your Unit repaired or replaced.</p>
<p>The maximum amount Insurers will pay is 5% per week of Your Unit sum insured set out in Your Evidence of Insurance but restricted to the total limit shown in Your Evidence of Insurance in all, including VAT and other taxes.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Two</p>

The Cover (continued)

Section Three

Liability to the Public

What is covered	What is not covered
<p>The legal liability of You and Your Family or Your legal representative for causing:</p> <ol style="list-style-type: none"> 1. accidental death, bodily injury or illness to a Third Party, <p style="text-align: center;">or</p> <ol style="list-style-type: none"> 2. accidental damage to a Third Party's property; <p>happening during the Period of Insurance and arising from the ownership or use of the Unit.</p> <p>Insurers will pay:</p> <ol style="list-style-type: none"> a) Damages or compensation to a Third Party for the injury or damage caused. b) A Third Party's legal costs incurred in claiming compensation from You as agreed by Insurers or awarded by a court or tribunal. c) Your legal costs for defending the claim as agreed by Insurers or awarded by a court or tribunal if incurred with Insurers prior written consent. 	<ul style="list-style-type: none"> • Liability arising whilst the Unit is hitched to a towing vehicle, being towed or as a result of becoming detached from a towing vehicle. • Damage to property owned by or in the custody of You or Your Family, an employee of You or Your Family, or any person to whom the Unit is lent. • Liability for which compulsory insurance or security is required for any road traffic legislation. • The legal liability of anyone who is not You, Your Family or Your legal representative unless:- <ul style="list-style-type: none"> ◦ You have notified Us and We have agreed to this extension in writing ◦ That person is using Your Unit with Your permission ◦ That person observes, and abides by the terms of this Section
<p>The maximum amount Insurers will pay for any one claim is shown in Your Evidence of Insurance and this amount includes legal costs.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Three</p>

The Cover (continued)

Section Four

Personal Accident

What is covered	What is not covered
<p>You or Your Family suffering any of the physical injuries listed below caused solely and directly by an accident whilst either :</p> <p>a) on holiday with Your Unit during the Period of Insurance</p> <p>or</p> <p>b) hitching, unhitching or working on Your Unit</p> <p>which within 52 weeks of the date of the accident solely and independently of any other cause results in their death or injury listed below:</p>	<ul style="list-style-type: none"> • Anyone whose age does not fall within the bands set out for each benefit in the Evidence of Insurance at the time of the accident. • No benefit will be payable for death, loss or disablement occurring more than 12 months after the bodily injury has been sustained. • More than one benefit from this policy in connection with the same bodily injury.
<p><u>Physical Injuries</u></p> <ol style="list-style-type: none"> 1. Death 2. Loss of use of one or more limbs or total loss of sight of one or both eyes 3. Permanent total disablement, payable after the incapacity has lasted for 52 weeks <p><i>For the purposes of this Section, disablement means the inability to engage in the usual paid occupation or an occupation with similar remuneration</i></p>	<ul style="list-style-type: none"> • Any injury caused directly or indirectly by: <ul style="list-style-type: none"> ◦ Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner. ◦ You or Your Family participating in driving or riding in any kind of race, rock climbing or mountaineering normally involving the use of ropes or guides, skiing, water skiing, tobogganing, potholing, skin diving, scuba diving, snorkelling, hang gliding, parachuting, hunting on horse back, or any winter sports other than skating. ◦ Self inflicted injury.
<p>Insurers will pay the benefits set out in Your Evidence of Insurance</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section Four</p>

The Cover (continued)

Section Five

No-Claims Discount Protection

The following specific definitions only apply to this Section

Claim A request by **You** for **Insurers** to pay out under the terms of this or another insurance policy designed to indemnify **You** against loss or damage to property that would be protected under this insurance **Policy**, irrespective of the circumstances of the **Incident** leading to **Your** request.

Any **Claim** that has been withdrawn in full by **You** or where any amounts paid by **Insurers** have been recovered in full from **You** or a **Third Party** will not be considered a **Claim** under the terms of this extension of cover unless that **Claim** was withdrawn because it was made fraudulently.

No Claim Discount The reduction on **Your Premium** that is specifically allowed by **Insurers** to reward **You** for not making any **Claims** on **Your Policy** or because any **Claims You** have made have been below a threshold set by **Insurers**.

Insurers hereby agree to extend the cover available under this **Policy** to cover the loss of any **No Claims Discount** that would have been available to **You** upon the renewal of this **Policy** with **Us** had **You** not made any **Claims** under this **Policy**. **Insurers** further agree to continue offering this extension of cover at renewal on condition that **You** do not make any more than 2 claims in any 3 year period.

The Cover (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if the **Unit** is being:
 - i) used for trade or business purposes,
 - ii) used as a permanent place of residence,
 - iii) used for speed testing, racing or pace-making.
 - iv) let for hire or reward
2. Loss of use other than provided by Section Two of this Policy.
3. Loss or destruction of or damage to any property whatsoever, or any loss or expense whatsoever resulting or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused or contributed to, by, or arising from:-
 - i) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - iii) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, and in the Republic of Ireland and Northern Ireland riot and civil commotion.
 - iv) Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
4. Loss, damage or destruction or any cost or expense of whatsoever nature or wheresoever arising (including consequential loss and damage) directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling preventing, suppressing or in any way relating to any act of terrorism. For the purpose of this exclusion an act of terrorism means the use of biological, chemical and /or nuclear pollution or contamination and/or threat thereof by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
5. Loss or destruction of, or damage to, any property, or death of or bodily injury to any person directly or indirectly caused by pollution or contamination, unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **Period of Insurance**. All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.
6. Claims if they are covered by any other insurance.
7. Loss of value following any loss, destruction or damage or a claim payment
8. Loss or damage or legal liability directly or indirectly arising from the **Unit** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
9. Any loss or damage which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You**

The Cover (continued)

Conditions applicable to all Sections of this policy

1. Observance of Terms

You must observe the terms, exceptions and conditions of this insurance.

2. Reasonable Precautions against Theft and Damage

You must take all reasonable precautions to protect **Your Unit** and other insured items against theft and damage. In particular if **You** have benefited from a discounted premium either because **You** told **Us** **You** would be protecting **Your Unit** with an **Approved Security Device** or because **You** would be storing **Your Unit** at a particular storage address then it is important to ensure such protections are in force. Failure to comply with this condition will result in **Your** claim being rejected unless **We** have given **Our** prior written agreement

3. Maintenance

You must ensure that **Your Unit** is maintained in a sound and roadworthy condition as **Insurers** have offered this insurance on that basis. If **Your Unit** is not in a sound and roadworthy condition and **You** suffer a loss as a direct result, **Your** claim could be rejected.

4. Towing Safely

Take care to check that the towing vehicle is suitable for towing **Your Unit** in safety as a failure to do so could result in a serious accident. **Your** claim for any resulting loss or damage could be rejected if it is shown that the towing vehicle was not suitable for towing **Your Unit** in safety.

5. Fraud

If **You** make any claim that is false or fraudulent in any way this insurance shall become void and all claims forfeited.

6. Total Loss

In the event of **Your Unit** being stolen and not recovered or becoming a total loss all cover under this insurance will cease from the date of the appropriate claim settlement. Any salvage becomes the property of the **Insurers** and no refund of **Premium** for any remaining **Period of Insurance** will be payable. Any outstanding **Premium** will be deducted from **Your** claim settlement.

Insurers retain the right to offer terms to re-instate cover for a replacement **Unit** but they are not obliged to do so.

7. Rights under Contract

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

The Cover (continued)

Conditions applicable to all Sections of this policy

8. Cancellation

a) Cancellation by the Insurers

The **Insurers** can cancel this insurance by giving not less than thirty days notice in writing to **You** at **Your** last known address and **Your Premium** will be adjusted by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date. No cancellation charge will be made

Notice shall be deemed to be duly received if such notice has been sent by post in a pre-paid and properly addressed envelope.

b) Cancellation by You

Should **You** cancel this insurance **You** may be entitled to a refund of **Premium** provided **You** have not made a claim during **Your** current year of insurance. **Your** refund will be calculated by making a deduction for the proportion of time on risk when **You** were covered up to the cancellation date and a cancellation charge will be applied. If **You** have made a claim any **Premium** return will be discretionary.

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date.

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