

Club Care 5 Star Insurance - Summary of Cover

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

Insurance Undertaking

This insurance is underwritten by Groupama Insurance Company Limited ("GICL"). In arranging your 5 Star Caravan and Trailer Tent insurance Vantage Insurance Services Limited ("VISL") acts on behalf of Groupama Insurance Company Limited.

Club Care is a trading name licensed to VISL by The Camping and Caravanning Club. VISL arranges insurance for members of The Camping and Caravanning Club. Groupama Insurance Company Limited and VISL are authorised and regulated by the Financial Services Authority ("FSA").

Type of Insurance and Cover

This is a policy to cover physical loss or damage to your Caravan or Trailer Tent, its contents and your legal liability for causing injury to a third party from you using or owning your Caravan or Trailer Tent as detailed below:

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
Section 1 – Caravan or Trailer Tent and Equipment		
Covers Physical loss of or damage to your Caravan and its equipment anywhere in the UK plus continental use for up to 240 days . Cover is on a New for Old basis if you have insured through Club Care either from a) brand new or b) during any of its first five years of purchase. New for Old cover applies when your caravan and/or equipment are replaced: any cash settlements will be on a Market Value basis.	Maximum payable is the sum insured in your schedule of insurance.	Section 1 and Territorial limits
	The cost of returning your caravan from a country outside the United Kingdom is not covered and it is recommended that you arrange suitable cover separately through the RAC, Europ Assist or any other suitable insurance protection.	Territorial limits
	Cover excludes Theft from the caravan unless forcible and violent means are used to gain entry.	Exclusions to Sections 1,2 and 3
	Cover excludes Theft or accidental loss from tents, awnings or toilet tents unless from an awning that is attached to the caravan. The maximum single item limit in this circumstance is £100 and is limited to £300 in all any one incident.	Exclusions to Sections 1,2 and 3
	Cover excludes loss or damage to tents, awnings or toilet tents left erected and unattended for over 4 days in succession.	Exclusions to Sections 1,2 and 3
	Cover excludes breakdown and damage to tyres.	Exclusions to Sections 1,2 and 3
Section 2 Contents and Personal Effects		
Covers loss of or damage to you and your family's contents and personal effects whilst in the caravan or the vehicle towing the caravan. Cover is on a New for Old basis. Cover of £1,000 is included at no cost.	Cover is provided up to the sum insured in your schedule of insurance with a limit of £300 any one item.	Section 2
	Cover excludes theft from the caravan unless forcible and violent means are used to gain entry.	Exclusions to Sections 1,2 and 3
	Cover excludes theft or accidental loss from tents, awnings or toilet tents unless from an awning that is attached to the caravan. The maximum single item limit in this circumstance is £100 and is limited to £300 in all any one incident.	Exclusions to Sections 1,2 and 3
Section 3 Camping Equipment		
Covers you for loss of or damage to camping and sporting equipment and inflatable dinghies being used by you whilst you are caravanning away from the home.	Maximum overall limit is £500 with a limit of £100 payable for any one item.	Section 3
	Cover excludes inflatable dinghies that exceed 14 feet or 427 cm in length.	Exclusions to Sections 1,2 and 3.
	Cover excludes Theft from the caravan unless forcible and violent means are used to gain entry.	Exclusions to Sections 1,2 and 3.
	Cover excludes Theft or accidental loss from tents, awnings or toilet tents unless from an awning that is attached to the caravan. In this circumstance the maximum Insurers will pay is £100 for any single item and £300 in all for any one incident.	Exclusions to Sections 1,2 and 3.

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Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
Section 4 Liability to the Public		
Covers you and your family or legal representative up to £2,500,000 against liability for causing death or bodily injury to a third party or accidental damage to a third party's property arising from the ownership and use of your caravan.	<p>Cover excludes liability arising whilst the caravan is being towed or becoming detached (we expect cover for this to be available from your motor insurers, you may wish to check this with them).</p> <p>Cover excludes liabilities for which compulsory insurance is required for any road traffic legislation.</p>	Section 4
Section 5 Loss of Use		
If the caravan becomes uninhabitable following something insured against under section 1, whilst on holiday, we will contribute towards the reasonable costs of hotel accommodation or hire of a similar caravan.	The total amount payable is limited to 5% per week of your sum insured under section 1 with an overall limit of £1,250 in total including VAT and any other taxes.	Section 5
Section 6 – Personal Accident		
Automatically included for whilst you are on holiday or working on your caravan up to £30,000 for <ul style="list-style-type: none"> - death (£500 if under 16 years old) - Loss of use of one or more limbs or total loss of sight of one or both eyes - Permanent total disablement payable after the incapacity has lasted for 52 weeks. - 	Cover excludes persons over 80 years old.	Section 6
General Exclusions applying to all sections unless otherwise stated		
	<p>Cover is not in force if the caravan is being used for trade or business purposes or during speed testing, racing or pace making.</p> <p>Cover excludes liability or damage arising from or relating to pollution, biological chemical or nuclear Terrorism, war, sonic bangs, and nuclear or radioactive incidents.</p> <p>Excess (not applicable to sections 4 or 6) You will have to pay the first part of any one claim – this is known as the “excess”. The amount of the excess depends on the nature of the claim.</p> <p>If your unit is a trailer tent, folding caravan or folding camper the excess amount is £75 for all claims.</p> <p>If your unit is a caravan and it is stolen, the excess amount is £100 so long as the caravan is protected by at least one of the following:</p> <ol style="list-style-type: none"> i. Approved security device (see wording for a definition) ii. Both a wheel clamp and a hitchlock iii. Stored in a secure location (see wording for a definition). <p>The excess will rise to £500 if the caravan does not have any protection from either (i) or (ii) above and is either stored at home or is temporarily unattended.</p> <p>The excess will rise further to 5% (10% if your sum insured is £12,000 or more) of a claim settlement if your caravan is stored away from home but not in a secure location, subject to a minimum of £500.</p> <p>For all other claims not involving the theft of your caravan the excess is £100.</p>	<p>General Exclusions</p> <p>General Exclusions</p> <p>Definitions</p>

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Duration of Contract:

Your cover is valid for the period shown on your Schedule of Insurance.

Your Right to Cancel:

You may cancel this insurance without giving reason, by sending us written notice within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the "cooling off period". We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

Should you cancel this insurance after the cooling off period 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 time on risk for which you have been covered and a cancellation charge of up to £15 will be applied. If you have made a claim any premium return will be discretionary. You must notify Club Care in writing of cancellation. We may also cancel this policy immediately if you do not pay a premium.

How to Claim:

If a claim or possible claim occurs you must report this as soon as possible. Please contact Club Care on **0844 770 4630**.

Complaints Process:

If you are not happy with any part of the service you have received you should contact Club Care at the address below. We will send you a full response within 5 working days or tell you within that time when you can expect a response:

Nigel Coppen
Client Director
Club Care Insurance Services
Crest House
Station Road
Egham
Surrey
TW20 9LG Telephone: 01784 486 852

If you are still not satisfied please contact:

The Chairman and Chief Executive,
Groupama Insurances,
Groupama House,
24-26 Minories,
London
EC3N 1DE Telephone: 0870 850 8510 or Fax: 020 7264 2860

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at:

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 (FSCS):

If Groupama Insurance Company Limited and/or VISL are unable to meet our obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.

The following are authorised and regulated by the Financial Services Authority and are registered in England

Registered Office

Vantage Insurance Services Limited (Registered No. 3441136).
VISL is a subsidiary of Kerry London Limited.

7 Birchin Lane, London EC3V 9BW

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