



### Policy Summary

Please read this document carefully, full terms and conditions can be found within the Policy Document.

#### Club Care Motorhome Insurance

Club Care's Motorhome Insurance is underwritten by Equity Red Star and will run for 12 months as shown in the policy schedule.

Equity Red Star Address: - Library House, New Road, Brentwood, Essex CM14 4GD. Equity Red Star are managed by Equity Syndicate Management Limited a company registered in England (no. 426475) and are regulated by the Financial Services Authority.

Please refer to your policy booklet for full terms and conditions and to your policy schedule for full details of endorsements or excess that may apply.

#### Significant Features and Benefits

Description	Comprehensive	Third Party Fire and Theft
Permanently-fitted audio, visual and telephone equipment (refer to section 2 of the policy booklet)	Unlimited if fitted as standard by the manufacturer; otherwise a limit of £500 applies, less any excess applicable to the policy.	Unlimited if fitted as standard by the manufacturer; otherwise a limit of £400 applies, less any excess applicable to the policy.
Driving Other Cars. If shown on the certificate of motor insurance. Cover is restricted to Third Party Only. (Refer to section 1 of the policy booklet)	Available	Available
Foreign Use	Cover applies in all member countries of the European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). This is free of charge for the whole period of insurance	Cover applies in all member countries of the European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). This is free of charge for the whole period of insurance
Protected Bonus. This is available subject to certain criteria. Refer to your policy schedule	Available	Available
Clothing & Personal belongings (refer to section 5 of the policy booklet)	£3,500 cover Toilet tents/Awnings - £1,500 Contents - £1,500	Not Applicable
	Portable TV, Radios & CD players. The most we will pay in total for any number or combination is £350	Not Applicable
Personal Accident Cover for policyholder, spouse and civil partner aged up to 70 (refer to Section 4 of the policy booklet)	£5,000 £10,000 maximum payout in any one occurrence	No Cover for personal accident
New motorhome replacement is provided if your motorhome is less than 12 months old and you have been the registered keeper since new (refer to section 2 of the policy booklet)	Included	Included
<b>Drivers</b> If your vehicle is damaged while a young or inexperienced person (including yourself) is driving you will have to pay the first part of the cost as shown, This is on top of any other excesses which you may have to pay. You will not have to pay the amounts shown if the loss or damage is caused by fire or theft.		
Under 21	£300	Not Applicable

Aged 21 to 24	£200	Not Applicable
25 years of age or over but while have a provisional licence or who have not held, for 12 month or more, a full driving licence issued by any country which is a member of the European Union.	£200	Not Applicable
Medical expenses as a result of an accident involving your insured motorhome (refer to section 3 of the policy booklet)	£500 cover	Not Applicable
Trailer Cover (Third Party whilst attached)	Included	Included
Windscreen Cover (refer to section 2 of the policy booklet)	Unlimited, subject to windscreen excess	No Cover

### Exclusions & Limitations

Loss or Damage as a result of theft if: the ignition key or similar device is left in or on the motorhome and all windows, doors, and roofs have not been closed and locked. (refer to section 2 of the policy booklet)	No Cover	No Cover
Replacement of motorhome locks or reprogramming or replacing any car theft device as a result of the loss of the car keys.	No Cover	No Cover
Trailer Cover (Loss or damage)	No Cover	No Cover

### Making a claim

In the event of a claim you can contact the claims department on a 24 hour claims helpline number 0844 800 1937 where your claims details will be taken.  
For Windscreen claims call 0844 561 1934

### Rights of cancellation

As long as your vehicle has not been written off as the result of a claim under the insurance, you may cancel the insurance, without giving reason, by sending us written notice and returning the certificate of insurance within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will refund any premium paid in full.

### How to complain.

Having contacted your adviser, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, Essex CM14 4GD. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to the Complaints Department at Lloyd's. The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza II, 183 Marsh Wall, London E14 9SR

(These procedures do not affect your right to take legal action if necessary).

### Financial Services Compensation Scheme (FSCS)

If Equity Red Star Motor Policies is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information from us or the Financial Services Authority (FSA).

**Language and law** – This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, this insurance is governed by English Law.