

Club Care Insurance Services

Household Insurance summary of cover



This document provides only a summary of the main policy benefits and terms and conditions. Full details can be found in the policy document a copy of which will be provided on completion of your contract or at any time on request. 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. On receipt of your policy document, you will have time to decide if you wish to cancel the policy – see 'Your right to cancel' for more information.

Insurance Undertaking

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

Your Club Care Home and Contents insurance policy is underwritten by Royal & Sun Alliance Insurance plc ("RSA"). It is an annual contract and may be renewed each year subject to the terms and conditions then applicable. In arranging your home and contents insurance Vantage Insurance Services Limited ("VISL") acts on behalf of RSA. RSA is authorised and regulated by the FSA as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the FSAs Register by visiting the FSAs website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Section
Section 1 – Buildings Insurance If you select Buildings Insurance, the following will be included		
Structure Damage Covers your home & other permanent structures on your land against damage by fire, flood, storm, subsidence and other similar causes.	<ul style="list-style-type: none"> Damage caused to fences, hedges or gates by storm or flood is excluded. For subsidence claims you must pay the first £1,000. Damage caused by sulphate reacting with any materials from which your home is built. 	Buildings
Standard Accidental Damage Covers the accidental breakage of windows & sanitary ware and damage to drains, pipes, cables or underground tanks.	<ul style="list-style-type: none"> Excludes wear and tear. Some specific causes of damage may be excluded. 	Buildings
Trace and access Covers the cost of removing and replacing any part of the building necessary to repair a household heating or water system that has caused an escape of water.	<ul style="list-style-type: none"> A limit of £5,000 in any one period of insurance. 	Buildings
You may add the following cover to Buildings Insurance:		
Full Accidental Damage Over and above our standard cover, this provides extra protection against damage caused by accidents such as putting your foot through a ceiling or damaging a worktop.	<ul style="list-style-type: none"> See Standard Cover above. 	Buildings
Section 2 – Contents Insurance If you select Contents Insurance, the following will be included		
New for Old Covers the contents in your home against loss or damage by fire, flood, storm, theft, escape of water and other similar causes.	<ul style="list-style-type: none"> If the sum insured is less than the full replacement value, your claim may be reduced. 	Contents
Freezer Food Loss or damage caused by a rise or fall in temperature.		Contents
Christmas Seasonal Increase and Wedding Gifts The amount insured is increased by £1,000 during December and for one month before and after the Wedding day.		Contents
High Risk Items Possessions such as your watches, jewellery or paintings are insured for a total value of £10,000. You can increase this cover if you wish.	<ul style="list-style-type: none"> You must tell us if any item you own is worth more than £2,000 	Contents
Standard Accidental Damage Covers accidental damage to television, satellite, video, audio & computer equipment, and breakage of mirrors, ceramic hobs or any glass in furniture such as glass tables or cabinets.	<ul style="list-style-type: none"> Excludes wear and tear. Some specific causes of damage may be excluded. 	Contents
Full Accidental Damage Over and above our standard cover, this option provides extra protection: e.g. knocking over a vase.	<ul style="list-style-type: none"> See Standard Cover above. Excludes damage to clothing. 	Contents
Personal Belongings and Money Covers your possessions against accidental damage or loss while in or away from the home.	<ul style="list-style-type: none"> A limit of £3,000 will apply to thefts from motor vehicles. A limit of £500 applies to loss of money. Restrictions and limits apply when taken abroad. You must specify items worth more than £2,000. 	Personal Belongings and Money
Pedal Cycles Loss or damage to any pedal cycle belonging to your family.	<ul style="list-style-type: none"> Theft of unattended cycles unless locked to an object which cannot be moved. Maximum £500 per cycle. 	Pedal cycles
Section 3 – Additional Benefits The following benefit is automatically included in your policy:		
Home Emergency Assistance We'll pay up to £250 for urgent assistance to make your home safe & secure.	Excludes maintenance of your property or damage caused by wear and tear.	Emergency Assistance
Homecare Services Covers loss or damage to your trees, shrubs, plants, hedges and lawns on your land up to £1,000.	Loss or damage whilst your home is unoccupied or when the home is lent, let or sub-let to anyone other than your family.	Homecare Services



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continued



Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
General Conditions & Exclusions The following apply to the policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read the policy document.		
	<ul style="list-style-type: none"> No cover is provided for wear and tear, maintenance or anything that happens gradually. If you leave your home unoccupied for more than 180 consecutive days, let it to anyone or use your home, contents or personal belongings for trade, professional or business purposes, some covers will be restricted and some will not apply. 	See Sections 1-3
Excesses & Limits		
	Your Policy may be subject to an excess, which is the amount you must pay in the event of a claim. Also, certain claims limits may apply. These will both be shown in your policy schedule.	See Sections 1-3

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. We will return any premium paid less a pro rata charge (plus IPT) for the number of days for which cover has been given.

To cancel your policy please write to Club Care Insurance Services, Household department, Juniper House Warley Hill Business Park Great Warley, Brentwood Essex CM13 3BE. If you have made a claim any premium returned will be discretionary. An administration charge of £15 may also be applied. We may also cancel this insurance 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 at

Club Care Claims,
 Juniper House
 Warley Hill Business Park
 Great Warley, Brentwood
 Essex CM13 3BE Telephone 01277 243001

You must give us any information or help that we request. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy wording.

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
 Club Care Insurance
 Juniper House
 Warley Hill Business Park
 Great Warley, Brentwood
 Essex CM13 3BE Telephone 01277 243020

If you are still not satisfied with the response please contact:

Customer Relations Office
 Royal & Sun Alliance
 Bowling Mill
 Dean Clough Industrial Park
 Halifax HX3 5WA

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)

RSA is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from us or the Financial Services Compensation Scheme (FSCS).

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

Vantage Insurance Services Limited (Registered No. 3441136).

Registered Office:
 41 Eastcheap,
 London
 EC3M 1DT

Authorised and Regulated by the Financial Services Authority

Premiums and payments

Premiums are inclusive of Insurance Premium Tax.

You may pay for your policy either annually or by monthly instalments. Annual premiums may be paid by debit card, credit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms and conditions that will apply for the following year.

If you paid by direct debit we will automatically renew your policy and continue collecting premiums unless advised otherwise. For payment by cheque or credit/debit card you must submit further payments if you wish to renew the policy.

The law and language applicable to the policy

Both you and we can choose the law that will apply to this policy. The policy is governed by the law which applies to the part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live.

The language used in this policy and any communications relating to it will be in English.