

Insurance Product Information Document

Company: Astrenska Insurance Limited

Product: Red Pennant Motoring Cover – Plus cover - Single Trip, Long Stay & Annual Multi-Trip

Astrenska Insurance Limited (registered in the United Kingdom) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202846.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance provides a package of motoring travel insurance benefits to cover either a single trip, long stay trip or, in respect of an annual multi-trip policy, for multiple trips within the Geographical Area of Europe (as defined in the policy) and cover dates selected.



What is insured?

- ✓ **Roadside assistance, vehicle and passenger recovery, including repatriation – Total cost**
Cover if your vehicle becomes unusable because of an accident, breakdown, fire or theft during your trip.
- ✓ **Continuation of Holiday Travel – up to £4,000**
Cover if you wish to continue your trip and your car cannot be repaired on the same day.
- ✓ **Continuation of Holiday Accommodation – Up to £4,000**
Cover for additional accommodation costs incurred if your vehicle cannot be repaired on the same day.
- ✓ **Spare Parts (location & dispatch) - Total cost**
If your vehicle is immobile, cover to dispatch spare parts to you if parts are not readily available abroad.
- ✓ **Cancellation – Up to £4,000**
Cover for any unused accommodation and travel expenses which you lose or incur as a result of having to cancel your holiday due to certain reasons.
- ✓ **Legal Expenses – Up to £50,000**
Cover for legal costs if you or a representative take legal proceedings in pursuit of compensation for illness, injury or death suffered on a trip.

Optional additional cover (where selected and paid for)

These include:

- pet recovery cover



What is not insured?

- ✗ Hotel or extra meal expenses where the caravan, motorhome or trailer tent is accessible and habitable.
- ✗ Any costs which would normally have been incurred if nothing had gone wrong on the trip.
- ✗ Costs of any veterinary fees or Animal Health Certificate.
- ✗ Costs of repatriating a sick, injured or deceased pet
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Driving vehicles without an appropriate licence or motorcycles or quad bikes unless specifically agreed with The Caravan and Motorhome Club. No cover at any time for racing or competitions.
- ✗ Theft not reported to the police within 48 hours of discovery and a written report obtained.
- ✗ Legal representation not appointed by us and under our control.



Are there any restrictions on cover?

- ! All limits are per party unless otherwise stated in the policy
- ! This policy only covers motoring, caravanning, motor caravanning or trailer tenting holidays where your vehicle is the primary means of travel. This policy will not cover you for air travel (unless specifically agreed by The Caravan and Motorhome Club).
- ! Annual multi-trip policies have a maximum trip limit of 31 days unless you have selected and paid for 45 or 66 days.
- ! Single Trip policies have a maximum trip limit of 122 days where the appropriate premium has been paid and is shown on your policy schedule
- ! Long Stay policies have a maximum trip limit of 365 days (where the appropriate premium has been paid and is shown on your policy schedule)
- ! There is no cover under the cancellation section if the Foreign Commonwealth and Development Office (FCDO) place an advisory relating to your intended destination (including travelling through a country or a region within a country) relating to COVID.
- ! There is no cover to travel to a country or region where the Foreign Commonwealth and Development Office (FCDO) have advised against travel, or all but essential travel.
- ! Maximum age limits at date of commencement of the policy apply as follows:
 - for Annual multi-trip policies: no age limit
 - for Long Stay policies: no age limit
- ! Maximum vehicle length of 8m (26ft 3in) shipping length, 3m (9ft 10in) height, 2.55m (8ft 4in) in width or 4.25 tonnes gross weight or any caravans exceeding 8m (26ft 3in) shipping length applies, unless agreed by The Caravan and Motorhome Club.



Where am I covered?

- ✓ For all types of policies, you are covered for travel within the geographical area of Europe only, as defined in the policy wording.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Inform us if you are changing country of residence, your vehicle or any of your contact details change i.e. home or email address.
- Contact The Caravan and Motorhome Club assistance services if you or any other person insured by your policy have a motor breakdown, accident, fire or theft during your trip, telephone: +44 (0) 1342 336606 or 00800 1907 1907.
- Notify us of any claim within 28 days of returning home from your trip, telephone 020 8865 3122 or email TravelClaims@collinsongroup.com
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.



When and how do I pay?

You will pay your premium as a one-off payment prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. If you arrange insurance over the phone or online you can pay by debit/credit card.



When does the cover start and end?

Your cover will start and end on the dates specified in your Policy Schedule.



How do I cancel the contract?

You can cancel your policy :

- Within 14 days of receipt of the policy documentation provided you have not taken a trip to which the insurance applies.

Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid.

To exercise this cancellation right, please call The Caravan and Motorhome Club on: 01342 336633.

Caravan and Motorhome Club Overseas Holiday Insurance

Important Information

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a motoring travel insurance package with benefits to cover a single trip or for multiple trips within the area of Europe only, as defined in the policy wording, and for the chosen period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

Claim Type	Contact number	Email address:
European Motor Breakdown Assistance (Caravan and Motorhome Club)	+44 (0) 1342 336606/ 00800 1907 1907	
All other Claims (Collinson Insurance Services)	+44 (0)20 8865 3122	TravelClaims@collinsongroup.com

You may be asked for additional evidence when making a claim, such as receipts or invoices depending on the type of claim.

Information needed in an emergency:

- Name, address and contact details whilst abroad (phone and/or email)
- Policy number
- Details of your booked outward and return journeys
- The type of help you need

How to make a complaint

If you are not happy with any aspect of the cover, write to:

For servicing of your policy or The Caravan and Motorhome Club's Emergency Services: The Director General, Caravan and Motorhome Club, East Grinstead House, East Grinstead, West Sussex RH19 1UA. Email: insurance@camc.com

For claims: The Claims Director, Collinson Insurance Services, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Email: complaints@collinsoninsurance.com

Please make sure that you quote the policy number which can be found on your policy schedule.

Financial Ombudsman Service

If you remain dissatisfied after receiving a final response to your complaint, or if you do not receive a response within eight weeks from your complaint being raised; you may refer your complaint to the Financial Ombudsman Service (FOS). You can contact them on the address below:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

If your complaint relates to insurance purchased from us via electronic means, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on your behalf.

Financial Services Compensation Scheme (FSCS)

The Underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.