

YOUR CLUB CARE TENT CAMPING INSURANCE POLICY BOOKLET



www.clubcareinsurance.com

01277 243000



@friendlycover

Introduction to Club Care

We would like to thank **You** for taking out this Camping Insurance through Club Care Insurance Services ("Club Care") and to welcome **You** as a valued customer.

Club Care's insurance is not only competitive but also specially designed for campers. **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 **Us** for **Your** caravan, trailer, holiday home, park home, household, motor or motor home insurance needs. **You** can contact Club Care via telephone on 01277 243000, the Internet at www.clubcareinsurance.co.uk or by post at 2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood. CM13 3BE.

Contacting **Us** to make a claim

To make a claim, please use the direct claims telephone number contained in the enclosed **Evidence of Insurance**, which also contains details of the insurance **You** have bought.

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Who **We** are

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 Club. VISL is a subsidiary of Vantage Holdings Limited and is authorised and regulated by the Financial Conduct Authority. VISL is registered in England No. 3441136. Registered Office: 41 Eastcheap, London, EC3M 1DT. VISL acts on behalf of **Insurers** who have authorised VISL to issue and administer **Your** policy and to hold premium and claim monies as their agent, which provides customers with additional protection.

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Customer Service

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 together with the enclosed **Evidence of Insurance** without delay;
- contacting **Us** immediately if **You** have any questions;
- keeping **Your** documents in a safe place;
- letting **Us** know if **You** change address or replace **Your Tent(s)**;
- telling **Us** if the sums insured are not up to date as they represent the maximum **Insurers** will pay.

Making Claims

To make a claim please contact **Us** using the address or telephone details contained in **Your Evidence of Insurance**.

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

- You** must report to **Us** any loss, damage, **Incident** or claim or any occurrence likely to give rise to a claim and of the institution of any proceedings being brought against **You**, as soon as possible. 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.
- You** must, in the event of theft or other malicious **Incident** give immediate notice of loss to the Police.
- You** must send **Us** a copy of every letter, writ or document immediately **You** receive them but **You** must not respond to the sender.
- You** or any person claiming coverage must give all information and assistance to **Us** and, unless **Your** claim results from damage to **Your Tent(s)** where the total cost of repairs is not likely to exceed £150, not negotiate, pay, settle, admit or repudiate any claim without the **Insurers'** written consent.
- No property may be abandoned to the **Insurers**.

In the event of damage to **Your Tent(s)** resulting in a possible claim, where the total cost of repairs is not likely to exceed £150, **You** may proceed with the repairs without reference to **Us** but **You** must submit the receipted invoice and complete a claim form for **Our** consideration.

Please look after **Your Tent(s)**, **Equipment** and other belongings and follow manufacturer's recommendations to ensure they are maintained properly. This will help avoid unnecessary loss or damage that could spoil **Your** holiday and helps **Us** to retain highly competitive premiums.

Customer Service (continued)

Complaints

We recognise that on occasion things can go wrong and, if **You** are unhappy with **Our** service, please let **Us** know. The Complaints Procedure along with all appropriate contact details are set out in **Your Evidence of Insurance**.

Disclosure

You must immediately inform **Us** of any convictions or prosecutions suffered by **You** and **Your Family**, other than motoring offences.

Cooling-Off Period

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 latter. There may be a cancellation charge should the policy have been in force.

Insurers' Rights

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 **Insurers** such information, assistance and copies of documents as they require as soon as possible.

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.

Agreed Value **Agreed Value** is a basis of cover where **Insurers** will offer **You** an amount equal to the sum insured shown in **Your Evidence of Insurance** less the **Excess** in settlement of a claim resulting from the total loss of the **Tent** in question. This offer is subject to the following qualifying conditions:

- a) **You** bought **Your Tent** from a **Recognised Dealer** at a cost of at least £300.
- b) In the event of a claim **You** provide **Us** with a receipt or proof of purchase of **Your Tent** that is dated no more than 2 years before the beginning of the **Period of Insurance**, was issued by that **Recognised Dealer** when **You** bought it and shows the amount **You** paid for it
- c) The sum insured is no more than the amount **You** paid for **Your Tent** as shown on **Your** proof of purchase.

If any of the qualifying conditions set out above are not met or if **Your** claim does not result from the total loss of **Your Tent**, then **Insurers** will settle **Your** claim on a **Market Value** basis.

Approved Site A site that has a permanent licence for camping or a place that is being managed by The Camping and Caravanning Club for a camping event.

Awnings A tent-like structure made of a weatherproof fabric that is specifically designed to be attached to **Your Tent**. **Awnings** include tent canopies and tent extensions.

Equipment Camping equipment, bedding, linen, camping furniture, cooking equipment, portable fridges, gas bottles, batteries, security devices, generators, inflatable dinghies no more than 4.3 metres in length.

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.

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**.

Definitions (continued)

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.
Incident	A sudden, unexpected, specific event which occurs at an identified time and place resulting in loss or damage.
Insurers	The Underwriters who are Your Insurers as set out in Your Evidence of Insurance .
Market Value	Market Value is a basis of cover where Insurers will calculate Your loss according to the cost of replacing Your Tent(s), Equipment and Personal Effects with others of the same type and age, less a deduction for wear, tear and/or depreciation. The maximum amount Insurers will pay will be limited to the sum insured shown in Your Evidence of Insurance .
Our / Us / We	The administrators of this insurance.
Period of Insurance	The length of time, shown on Your Evidence of Insurance , during which cover applies.
Personal Effects	Personal property belonging to You or Your Family and taken away on Your camping holiday. Personal Effects include luggage and property which is designed to be worn or carried on or about the person but this does not include jewellery, documents, contact lenses, hearing aids, spectacles, mobile phones, any personal audio or visual entertainment devices or any computers or money of any kind (including cash, stamps, bankers drafts, cheques, credit/debit or charge cards or any other type of financial instrument).
Premium	The payment You make in return for Insurers giving You insurance.
Recognised Dealer	A dealer based in the United Kingdom who buys tents directly from the manufacturer in order to sell them to the public
Tent	A portable holiday shelter including, Awnings , supporting poles, fastening pegs and attachments.
Third Party	Any person other than You , a member of Your Family or an employee of You or Your Family .
Unattended	When Your Tent is on a pitch at an Approved Site , Unattended means when neither You or any member of Your Family is on that site. When Your Tent is elsewhere, Unattended means when neither You or any member of Your Family is physically in or adjacent to Your Tent .
United Kingdom	England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man, including transits between those areas.
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 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

Tent(s), Equipment and Personal Effects

What is covered	What is not covered
<p>Physical loss or damage caused by Accidental Damage, Fire, Theft, Vandalism, Storm and Flood to You:</p> <p>a) Tent(s) (including Awnings) b) Equipment 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>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>a) Tent(s) (including Awnings)</p> <p>Physical loss of or damage to Your Tent(s) (including Awnings), directly resulting from an insured Incident during the Period of Insurance.</p>	<p>Loss of or damage to any Tent if it is left erected and Unattended for more than 4 days in succession.</p>

The Cover (continued)

Section One (continued)

What is covered	What is not covered											
<p>Any replacement Tent(s) 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 Tent(s), pending notification to Us.</p>	<p>Any cover for Your replacement Tent(s) unless You have told Us about it within 14 days together with details of the Tent make and model and You have paid any Premium due as a result of the change.</p>											
<p>b) Equipment and Personal Effects</p> <p>Physical loss of or damage to Equipment and Personal Effects belonging to You and Your Family whilst such belongings are contained in Your Tent(s) or on journeys to and from Your home and whilst loading and unloading.</p> <p>Insurers will also pay for physical loss of or damage to Equipment (unless it is bedding or linen) that is outside but adjacent to Your Tent(s) on condition that You are with the Tent(s) at the time of the Incident.</p>	<p>Theft or unexplained loss:</p> <ul style="list-style-type: none"> • of Personal Effects that were Unattended and in the open at the time of the Incident • taking place at a music festival • from an Unattended Tent, toilet tent or Awning unless it has sides that completely enclose the interior. If that is the case, Insurers will restrict the amount they will pay in accordance with the following table: <table border="1" data-bbox="609 676 1016 871"> <thead> <tr> <th data-bbox="609 676 777 783" rowspan="2">Place where theft takes place</th> <th colspan="2" data-bbox="780 676 1016 715">Maximum Insurers will pay</th> </tr> <tr> <th data-bbox="780 719 889 783">Single Article</th> <th data-bbox="892 719 1016 783">Total Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="609 788 777 826">Not an Approved Site</td> <td data-bbox="780 788 889 826">£50</td> <td data-bbox="892 788 1016 826">£100</td> </tr> <tr> <td data-bbox="609 831 777 871">Approved Site</td> <td data-bbox="780 831 889 871">£125</td> <td data-bbox="892 831 1016 871">£300 but £500 for members</td> </tr> </tbody> </table> <p>Irrespective of the amount in this table, Insurers will not pay more than Your sums insured</p> <p>Loss of or damage to any of the following: 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 unless it is an inflatable dinghy no more than 4.3m in length.</p> <p>Any cost of replacing or repairing any undamaged parts of the Personal Effects 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>	Place where theft takes place	Maximum Insurers will pay		Single Article	Total Amount	Not an Approved Site	£50	£100	Approved Site	£125	£300 but £500 for members
Place where theft takes place	Maximum Insurers will pay											
	Single Article	Total Amount										
Not an Approved Site	£50	£100										
Approved Site	£125	£300 but £500 for members										
<p>The maximum Insurers will pay is limited to the sums insured set out in Your Evidence of Insurance. This includes specific sums insured for claims resulting from thefts from an Unattended Tent and also to any single article stolen in these circumstances. Please refer to the Important Notice below.</p>	<p>Please also see the General Exclusions that are in addition to the exclusions in Section One.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>											

Important Notice: If **You** own something of significant value, **We** strongly recommend that **You** place such property out of sight in **Your** locked car whenever **Your Tent** is **Unattended**

The Cover (continued)

Section One (continued)

Basis of Settlement for claims made under Section One

Insurers will not pay any more than the sums insured, will only settle claims according to the basis of cover for the **Tent** in question and will only pay for costs **You** have actually incurred or **We** have authorised as a result of a loss covered under the terms of this policy. The point at which the cost to repair a **Tent** becomes uneconomical is subject to many factors and this decision will be made solely at the discretion of **Insurers** as will the decision to carry out specialist repairs where appropriate or to replace parts.

The available bases of cover are “**Agreed Value**” or “**Market Value**”. The full meaning of these can be found under “Definitions” in this policy booklet. The Index on page 1 provides the page number.

Both the basis of cover and the sums insured applying to **Your Tent(s)** are set out in the **Evidence of Insurance**. These have been determined using information provided by **You**. Please ensure the sums insured are adequate because these are the maximum amounts **Insurers** will pay.

If **You** have any concerns, please contact **Us** for help as soon as possible. **Our** contact details are shown at the beginning of this policy booklet.

In the event of a total loss of **Your Tent** from whatever cause, **Insurers** will only settle **Your** claim after **You** have provided proof that **You** owned it at the time of the **Incident**. **We** recommend **You** retain any purchase receipts.

Where a claim for damage results in the **Tent**, **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 any appropriate repair charge.

The Cover (continued)

Section Two

Loss of Use

What is covered	What is not covered
<p>If any insured Tent becomes unusable following an insured Incident under Section One Insurers will contribute towards the costs of:</p> <p>Hotel, motel or alternative accommodation for the intended occupants of the damaged Tent(s); or,</p> <p>The hire of similar Tent(s) to enable You to continue the holiday</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 Tent(s) 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 Tent(s) and repair or replacement cannot be completed by the planned departure date, You having made best endeavours to have Your Tent(s) repaired or replaced.</p>
<p>The maximum overall amount Insurers will pay, including all taxes is shown in Your Evidence of Insurance. Within this overall limit, Insurers will not pay more than £100 per day.</p>	<p>Please also see the General Exclusions that are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</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; or, 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 Tent.</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"> • 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 Tent 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:- <ol style="list-style-type: none"> i) You have notified Us and We have agreed to this extension in writing and; ii) That person is using Your Tent with Your permission and; iii) 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 these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

The Cover (continued)

Section Four

Driver Illness/Injury

What is covered	What is not covered
<p>If You or any member of Your Family are driving a vehicle on a camping holiday with Your Tent(s) and the driver becomes unwell or is accidentally injured such that they cannot continue driving then, on condition that no other passenger is able to take over the driving, Insurers will reimburse You for:</p> <p>a) The cost of a standard class rail fare for the driver and passengers to return home.</p> <p>b) The necessary cost of transporting the vehicle and Tent(s), Equipment, and Personal Effects that were being carried in that vehicle to Your home or the place from which it was hired.</p>	<p>Insurers will not pay any claim for costs unless the illness or injury occurs during the Period of Insurance and in the United Kingdom or in other countries that are identified in Your Evidence of Insurance.</p> <p>Insurers will not pay any claim for costs if:</p> <ul style="list-style-type: none"> • Another passenger is able to take over the driving. • The vehicle is being used for business or has more than 8 seats • The injury or illness was caused directly or indirectly by: <ul style="list-style-type: none"> i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner. ii) 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 horseback, or any winter sports other than skating. iii) Any self-inflicted injury.
<p>The maximum Insurers will pay under this section is £500 in total during the Period of Insurance.</p>	<p>Please also see the General Exclusions that are in addition to these exclusions.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

The Cover (continued)

Section Five

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 on holiday with Your Tent(s) during the Period of Insurance 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> <p><u>Physical Injuries</u></p> <p>a) Death.</p> <p>b) Loss of use of one or more limbs or total loss of sight of one or both eyes.</p> <p>c) Permanent total disablement, payable after the incapacity has lasted for 52 weeks.</p> <p>For the purposes of this Section, disablement means the inability to engage in the usual paid occupation or an occupation with similar remuneration.</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. • Any injury caused directly or indirectly by:- <ul style="list-style-type: none"> i) Alcohol, narcotic or drug use unless taken as prescribed by a registered medical practitioner. ii) 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 horseback, or any winter sports other than skating. iii) Any 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 these.</p> <p>Refer to the index on page 1 to find General Exclusions.</p>

The Cover (continued)

General Exclusions applicable to all Sections of this policy

Insurers will not pay for:

1. Any loss or damage if the **Tent** is being:
 - i) used for trade or business purposes;
 - ii) used as a permanent place of residence;
 - iii) let for hire or reward.
2. Loss of use other than provided by Section Two – Loss of Use.
3. Loss or damage to any property, or any legal liability, or any cost or expense of whatever nature, directly or indirectly caused by, or contributed to, 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 of or damage to any property, or any cost or expense of whatever nature arising 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 for loss, damage or injury if such claims are more specifically insured elsewhere.
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 **Tent** being loaned, leased or hired to any other person other than **Your Family** unless agreed in writing by **Insurers**.
9. Any loss, damage or injury which does not happen within the **Period of Insurance**.
10. Loss or damage caused deliberately by **You** or **Your Family**.

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. Precautions to protect Your Tent

Insurers have agreed to insure **You** on the basis that **You** will look after **Your Tent(s), Equipment** and other insured belongings and maintain them in sound condition as though no insurance was in place. Failure to comply with this condition could result in any claim being rejected.

3. Fraud

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

4. Total Loss

In the event of **Your Tent** 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 **Tent** but they are not obliged to do so.

5. 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.

6. Cancellation

a) Cancellation by Insurers

The **Insurers** can cancel this insurance by giving not less than 30 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.

The Cover (continued)

Conditions applicable to all Sections of this policy (continued)

Cancellation by **You** must be notified to **Us** in writing prior to the cancellation date. **Our** contact details are shown at the beginning of this policy booklet.

OUR PRODUCT RANGE

We are pleased to offer a wide range of Club Care Insurance policies, many of which are also available online



- Touring Caravan Insurance
- Motorhome Insurance
- Trailer Tent Insurance
- Static Caravan Insurance
- Home Insurance
- Car Insurance
- Small Craft/Canoe Insurance
- Mobility Insurance
- Pet Insurance

Plus much more...

To get a quote for any of these insurances call:

01277 243000

Remember that you can also purchase your Club Care Insurance policies online at:

www.clubcareinsurance.com

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

Club Care Insurance Services is a trading name licensed to Vantage Insurance Services Limited ("VISL") by The Camping and Caravanning Club ("C&CC"). VISL arranges insurance for members of C&CC. VISL is authorised and regulated by the Financial Conduct Authority. VISL's registered office: 41 Eastcheap, London EC3M 1DT.

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