The Camping and Caravanning Club
The Friendly Club

ClubCare INSURANCE

YOUR CLUB CARE MOTORHOME INSURANCE POLICY BOOKLET

01277 243000 @friendlycover

www.clubcareinsurance.com

Delivering quality insurance solutions.

Our promise to you

We aim to provide a first-class service. If you have a complaint about the service provided by *Club Care Insurance Services,* Refer to

Nigel Coppen
Club Care Insurance Services
2nd Floor Juniper House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, CM13 3BE

If you have any reason to complain about your insurance policy, please see the complaints procedure below.

- The first step is to contact the dedicated complaints department at ERS who will investigate your complaint on behalf of the Chief Executive. The address is **52-54 Leadenhall Street, London, EC3A 2BJ**.
- If you are still not satisfied after taking this action, you can ask the Policyholder and Market Assistance team at Lloyd's to review your case. The address is **Policyholder & Market Assistance,Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent, ME4 4RN.**
  Phone: 020 7327 5693
  Email: complaints@lloyds.com
  Fax: 020 7327 5225
- If you are still not satisfied after contacting Lloyd's, you may be entitled to refer your complaint to the Financial Ombudsman Service. The address is **The Financial Ombudsman Service, Exchange Tower, London E14 9SR.**
  Phone from landline: 0800 0234 567
  Phone from mobile: 0300 1239 123
  Email: complaint.info@financial-ombudsman.org.uk

This does not affect your right to take legal action.

If you ask someone else to act on your behalf, you should give ERS written authority to allow

This is your ERS Motor Insurance Document.

Read this booklet, the schedule and certificate carefully and keep them in a safe place.

If you have any questions about any of your motorhome insurance documents, please call Club Care Insurance Services.

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.

About ERS

ERS (Syndicate 218 at Lloyd's) is managed by ERS Syndicate Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. (Registered number 204851.)

ERS Syndicate Management Limited is registered in England and Wales number 426475.

The registered office is 52-54 Leadenhall Street London EC3A 2BJ.

Financial Services Compensation Scheme (FSCS)

As ERS are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation under the scheme if ERS cannot pay out all valid claims under this insurance. This depends on the type of policy you have and the circumstances of the claim.

The scheme will cover 90% of the claim with no upper limit. For types of insurance you must have by law (such as third party insurance for motor claims), the scheme will cover the whole claim. You can get more information about the scheme from the FSCS or you can visit their website at www.fscs.org.uk.

Data Protection

All the information We request is necessary to provide quotations, arrange insurance cover and for client relationship management. Personal information will only be used for general insurance purposes including offering renewal, research and statistical analysis and crime prevention. Arranging insurance may involve certain disclosures of personal information to insurers, agents and service providers, industry regulators and our auditors. We undertake to comply with the current Data Protection legislation in all Our dealings with Your personal data. If You would like further details about how We and Your Insurers manage Your data and why We might share it for insurance purposes, please contact Us.

Details of Our Privacy Notice are available at
www.clubcareinsurance.co.uk/privacy-policy/

Motorhome insurance

This document is a legally-binding contract of insurance between YOU (the insured) and US (ERS). The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. We may cancel or change any part of the contract without getting anyone else's permission. The contract is based on the information you provided in your signed proposal form or statement of insurance. We have agreed to insure you under the terms, conditions and exceptions contained in this booklet or in any endorsement applying to this booklet. The insurance provided by this document covers any liability, loss or damage that occurs during any period of insurance for which you have paid, or agreed to pay, the premium.

Signed for and on behalf of
ERS

Mark Bacon
Underwriter

Definitions

We, us ERS.

ERS is made up of the Lloyd's underwriters who have insured you under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. You can ask us for the names of the underwriters and the share of the risk each has taken on.

You the person named as 'the insured' in the schedule, or as 'the policyholder' in any certificate of motor insurance or renewal notice applying to this insurance.

The schedule /amended schedule the document showing the motorhome we are insuring and the cover which applies.

Guidance notes

These guidance notes are to help you to understand your insurance. They do not form part of the contract. In all situations the guidance notes must be read with the full text of your document.

This document is a contract of insurance between you and us.

We rely on the information you supply. If that information is not accurate or complete, you may not be covered by this insurance.

Remember – You must tell us about any change in the information you supplied or any change you want us to make to the document. If you don't you may not be covered by this insurance.

Definitions (continued)

Certificate of Motor Insurance	a document which is legal evidence of your insurance and which forms part of this document, and which must be read with this document.
Your motorhome, the insured motorhome	any motorhome specified in the schedule or described in the current certificate of motor insurance (and under section 1 only, an attached caravan or trailer).
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Endorsement	a change in the terms of the insurance which replaces the standard insurance wording, and is printed on, or issued with, the schedule or a revised schedule.
Excess	a contribution by you towards a claim under this insurance.
Period of insurance	the period of time covered by this insurance (as shown in the schedule) and any further period we accept your premium for.

Claims helplines

Accident and theft damage
Claims helpline
0844 561 1141

If your motorhome is damaged as a result of an accident, fire, theft or vandalism, call our **24-hour helpline** on the phone number shown above.

Windscreen damage
Claims helpline
0845 602 3378

If your motorhome's windscreen is damaged, call our **24-hour helpline** on the phone number shown above.

Claims procedures

Important: Do not admit that you are responsible, or make any offer, promise or payment without written permission from us.

Follow the procedures below.

- Send us written details as soon as possible after any accident, injury, loss or damage.
- Send us, unanswered, any letter or other communication as soon as you receive it from anyone else involved.
- Immediately tell us about any prosecution, coroner's inquest or fatal accident inquiry involving any person covered by this insurance.
- Give us all the information and help we need.

Guidance notes

If you need to make a claim you can call our **helpline** which is open 24 hours a day, 365 days a year. Our staff will deal with your claim quickly, avoiding any further stress or worry.

Please have your current certificate of motor insurance available when you phone.

We may take control of handling and negotiating any claim. We may take over the rights of any person covered under this insurance.

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Guidance notes
Our liability under this insurance depends on the cover we have agreed to give you, provided you have paid all the premium due to date.

Cover

The cover you have.

Your schedule shows you what cover you have. The different types of cover are listed below. Find the cover you have and see the sections that apply.

- Comprehensive (shown as COMP) – all sections apply.
- Third party, fire and theft (shown as TPFT) – section 1, section 2 (except accidental or malicious damage and vandalism) and section 8 apply.

The general terms, conditions and exceptions apply to all sections of the insurance.

Use

The insurance only covers your motorhome if it is being used in the way specified in your certificate of motor insurance or endorsement.

The following uses are not covered.

- Racing, pacemaking or being in any contest or speed trial or any rigorous reliability testing on your motorhome (apart from road safety rallies and treasure hunts).
- Using your motorhome on any race track or circuit, other than accidents to which the Road Traffic Act applies.
- Any purpose connected with the motor trade, unless this use is described in your certificate of motor insurance.
- Hiring – letting out your motorhome in return for a sum of money.
- Carrying and transporting passengers or goods for a sum of money (if a mileage allowance is paid to you for official or agreed business duties in connection with your employment or for a social service, such use will be covered).

Guidance notes

Important: The certificate of motor insurance describes what you can use your motorhome for.

Guidance notes
This section shows the cover provided for claims made by other people for injury to them or damage to their property.

This part covers claims made against you.

This part covers claims made against people other than yourself from incidents involving your motorhome.

It covers:
- other people driving your motorhome with your permission (if shown on the certificate); and
- passengers.

Section 1 – Liability to others

Driving your vehicle
We will insure you for all the amounts you may be legally liable to pay for:
- death or injury to other people; or
- damage to property; as a result of any accident you have while you are driving, using or in charge of your vehicle.

Driving other vehicles
We will also provide the cover shown above (if this is specified in your certificate of motor insurance), to drive any motorhome/private car that you do not own and have not hired under a hire purchase or leasing agreement, as long as you have the owner's permission to drive the motorhome/private car.

You are not insured against the following.
- Any loss or damage to the motorhome/private car you are driving.
- Any event which occurs outside of the United Kingdom.
- Any liability if you no longer have possession of the insured motorhome/private car.
- Any event which occurs when the insurance is not in the name of an individual person.

Other people driving or using your motorhome
The following people are also insured.
- Any person you allow to drive or use your motorhome, as long as this is allowed by your current certificate of motor insurance and has not been excluded by an endorsement, exception or condition.
- Any person who causes an accident while travelling in or getting into or out of the insured motorhome as long as you ask us in writing, after the accident to indemnify the passenger.

Limits of indemnity to property damage
The most we will pay for damage to property is £20,000,000 for any one claim or claims arising out of one incident. The most we will pay for costs and expenses arising from property damage is £5,000,000 for any one claim (or claims) arising out of one incident. If there is a property damage claim made against more than one person covered by this insurance, we will first deal with any claim made against you.

Legal personal representatives
After the death of anyone who is covered by this insurance, we will deal with any claim made against that person's estate, provided that the claim is covered by this insurance.

Guidance notes

If anyone insured dies, cover will be provided for a legal representative.

Guidance notes

- We will pay the solicitor's fees for representing or defending anyone we insure.
- If any person covered by this insurance is charged with causing death whilst driving, we will arrange and pay for their defence.
- We will pay any legal costs and expenses we have agreed.

We will pay the compulsory fee for emergency medical treatment after an accident.

If we only make a payment under this paragraph, this will not affect your no claim bonus.

The policy automatically provides the minimum cover you need to use your motorhome in all countries in the European Union and in certain other countries. The minimum cover varies from country to country.

The cover shown in your schedule will also automatically apply when travelling to a European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). However you must contact us if you are planning to visit any other country (see section 8 – Foreign use).

Costs and expenses

Legal costs

If we first agree in writing, we will pay:

- solicitor's costs if anyone we insure is represented at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction;
- the costs for legal services to defend anyone we insure against any prosecution arising from any death; and
- all other legal costs and expenses we agree to.

We will only pay these legal fees if they arise from an accident that is covered under this insurance.

The most we will pay for legal costs is £35,000 for any claim or claims arising out of one incident.

Emergency medical treatment

We will pay for emergency medical treatment that is needed after an accident involving any motorhome which this insurance covers.

If this is the only payment we make, it will not affect your no claim bonus. (We must provide this cover under the Road Traffic Acts.)

European Union (EU) (Compulsory cover)

We will provide the minimum insurance needed by the relevant law to allow you to use your motorhome

- in any country which is a member of the EU; and
- in any other countries which have made arrangements to meet the insurance conditions of, and are approved by, the Commission of the European Union.

The cover shown in your schedule will automatically apply, when you travel to a country within the European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). If you are travelling to any other country and you need the cover shown in the schedule, you must tell us in writing and pay an extra premium for the cover (see section 8 – Foreign use).

Towing

Under this section we will insure you while any motorhome covered by this insurance is towing a trailer or a broken-down vehicle (as allowed by law).

We will not pay any claim arising from the following.

- Damage to or loss of your broken-down vehicle.
- Damage to or loss of any property being carried in or on the towed, trailer or broken-down vehicle.
- A trailer or broken-down vehicle being towed for reward.
- If more than one trailer or broken-down vehicle is being towed at any one time.

We will only provide cover if:

- the trailer or vehicle is properly secured to your vehicle by towing equipment manufactured for the purpose; and
- the method of towing the trailer or vehicle stays within the manufacturer's recommended towing limits and any other relevant law.
- Damage to or loss of your towed trailer, please refer to **Applicable endorsement(s)** as shown in your policy schedule.

Guidance notes

Under this section you can tow a trailer or broken-down vehicle.

You are only covered for claims made against you. There is no cover for loss of or damage to the broken-down vehicle.

- There is no cover for loss of or damage to the property in or on the trailer or broken-down vehicle.
- You must not be receiving payment for towing the trailer or broken-down vehicle.
- You must only be towing one trailer or broken-down vehicle.
- The trailer or broken-down vehicle must be properly secured to your motorhome.
- The way you are towing the trailer or broken-down vehicle must meet any law and the manufacturer's guidelines.

Guidance notes

We do not have to provide cover or settle claims under section 1 if any person claiming under this insurance:

- can claim for the same loss from any other insurance;
- is claiming for loss of or damage to any insured vehicle or property belonging to them;
- is claiming for death or injury to any employee during the course of their work other than accidents to which the Road Traffic Act applies.

Exceptions to section 1

This section of your insurance does not cover the following:

- Anyone covered by any other insurance.
- Loss of, or damage to any property belonging to (or in the care of) any person claiming under this section of the insurance.
- Loss of or damage to any motorhome covered under this insurance.
- Death of or bodily injury to any person arising out of and in the course of their employment by the policyholder or by any other person claiming under this insurance. This does not apply if we need to provide cover due to the requirements of relevant laws.
- Any liability, loss or damage arising directly or indirectly from acts of terrorism (as defined in the UK Terrorism Act 2000) unless we need to provide the minimum insurance needed under the Road Traffic Act.

Section 2 – Loss of or damage to your motorhome

This cover only applies to your motorhome
We will insure your motorhome against loss or damage (less any excess that applies) caused by:
- accidental or malicious damage and vandalism;
- fire, lightning, self-ignition and explosion; or
- theft or attempted theft, or taking the motorhome away without your permission.

Accessories and audio, visual or telephone equipment
Your motorhome's spare parts and fitted accessories are insured in the same way, (this includes the maker's tool kit and the motorhome's safety equipment). We only provide this cover if the spare parts and accessories are only used with your motorhome, are kept in or on your motorhome and fall within the maximum amount we pay. Manufacturers standard permanently-fitted audio, visual and telephone equipment is also insured against loss or damage, but we will only pay the market value of the equipment at the time of the loss or damage. We will only pay up to £500 for items which are not the manufacturer's standard fitted equipment, if you have comprehensive cover and £400 for Third Party Fire and Theft cover (less any excess that applies). We will not pay for loss of or damage to cassettes, compact or mini discs, DVDs or accessories used with the audio, visual or telephone equipment.

For a claim under this section we may either:
- pay for the damage to be repaired; or
- pay an amount of cash to replace the lost or damaged item.

The most we pay will be either:
- the market value of your motorhome immediately before the loss (including its accessories and spare parts) up to the value shown in the schedule; or
- the cost of repairing the motorhome.

whichever is the smaller amount.

We will not pay the cost of any repair or replacement which improves your motorhome or accessories to a better condition than they were in before the loss or damage. If this happens you must make a contribution towards the cost of repair or replacement.

Guidance notes
Under this section we will provide cover when your motorhome suffers loss or damage caused by the events shown opposite.

Your motorhome's accessories or spare parts are also covered.

Loss or damage to audio, visual and telephone equipment is also insured (less any excess you must pay). To contact our authorised suppliers phone our **helpline on 0844 800 1937**.

These are the ways we may settle your claim.

The market value of your motorhome is the cost of replacing it with one of the same make, model, age, type and condition.

We will not pay for any part of a repair or replacement which leaves the motorhome in a better condition than it was in before.

Guidance notes
If your motorhome cannot be driven after an accident, we will pay the cost of removing it to the nearest repairer.

We can arrange help if you call our **24-hour helpline on 0844 800 1937**.

This section shows you what you have to do if your motorhome needs repairing after an accident.

If you want to avoid the need to get estimates, you can call our **24-hour helpline on 0844 800 1937**.

If your motorhome becomes a write-off and we offer you a payment, the insurance will end for that motorhome when you accept the payment.

The insurance cover can only be transferred to a replacement motorhome if we give our permission.

Transport after an accident
If your motorhome cannot be driven after an accident, we will pay the reasonable cost (where necessary) of taking your motorhome to a repairer near to your motorhome's location, and returning it after the repair to your last known address. Do not attempt to move the motorhome yourself if this could increase the damage. If unnecessary damage is caused as a result of attempts to move your motorhome, we will not pay any extra cost arising from that damage.

Repairs
Repairs can be arranged quickly by using our **24-hour helpline**. Call us on **0844 800 1937**.

If your motorhome can be driven safely and is damaged in a way which is covered by this insurance, you must send us an accident report form. You must also send two estimates from different garages so that we can decide on a suitable repairer.

If your motorhome cannot be driven safely after an accident, you may arrange for repairs to be started if you first get an estimate and immediately send it to us with a full report of the incident. We may arrange for your motorhome to go to a repairer of our choice if we cannot reach an agreement with the repairer over costs.

Total loss (write-off)
If your motorhome is considered to be a write-off (if the cost of repairs is greater than the market value of the motorhome), we will offer you an amount as compensation. This insurance for your motorhome will end when you accept that offer.

If we ask, you must return the certificate of motor insurance and the schedule before we pay the compensation. The motorhome then becomes our property. We may decide to let the insurance continue on a replacement vehicle.

Overnight Accommodation
If your motorhome is temporarily out of use as a result of loss or damage which is the subject of a claim under section 2, we will pay the cost up to the amount shown in your policy schedule for each occupant in your motorhome for:
(a) overnight accommodation expenses in the vicinity of the accident or loss, or
(b) travelling expenses from the vicinity of the accident or loss to the occupants address.

The maximum we will pay for any one incident will be shown under **Applicable endorsement(s)** in your policy schedule.

Financial interest
If the motorhome belongs to someone else, or is part of a hire purchase or leasing agreement, we will normally pay an amount for the total loss of the motorhome to the motorhome's legal owner.

Windscreen damage (comprehensive cover only)
IMPORTANT – Please refer to the **Applicable endorsement(s)** as shown on your policy schedule.

You may claim for damage to your motorhome's windscreen or windows and for any bodywork scratched by broken glass from the window, roof lights or windscreen. You must pay the first £125 of every claim you make under this part of your insurance.

We will reduce this to £75 if you call our **24-hour windscreen helpline on 0844 561 1934** and the repair or replacement is carried out by the authorised windscreen replacement company that they recommend.

When our approved windscreen company is used for repair, you must pay the first £10 of every claim you make under this part of your insurance.

New Motorhome replacement
If your motorhome is not more than 36 months old from the date of you buying it new and is either:

- stolen or lost and not recovered; or
- damaged so that repairs will cost more than 50% of the manufacturer's Recommended Retail Price (including taxes); we will replace your motorhome with a new motorhome of the same make, model and specification, if one is available. If one is not available, we will pay an amount equal to that which was paid when you bought the motorhome, or the current manufacturer's Recommended Retail Price (including taxes), whichever is less.

The lost or damaged motorhome will then belong to us. (We will only provide this benefit if you ask for it and anyone with a financial interest in the car agrees. The insurance must be in the name of an individual.)

Guidance notes
If the motorhome is on hire purchase or belongs to someone else we may settle the claim directly with them.

This section provides cover for damage to glass in the windscreen or windows, including the cost of supplying and fitting. This section also covers scratching of the bodywork resulting only from such damage.

To contact our authorised suppliers, phone our 24-hour windscreen helpline on 0844 561 1934.

An excess applies to this cover. Please contact our 24-hour windscreen helpline for details.

If your motorhome is not more than 36 months old we may offer you a new replacement motorhome. The circumstances in which we can give this benefit are shown under **Applicable endorsement(s)** in your policy schedule.

Guidance notes
An excess is the amount you must pay towards every claim for loss or damage to your motorhome.

Note: These excesses are added to any other excesses which apply.

When your motorhome is with a motor trader for servicing or repair you continue to have the cover provided under section 2 (loss of or damage to your vehicle).

We do not pay for loss or damage if the motorhome is not your own, unless it is shown in the schedule.

Excesses
If an excess is shown in the schedule, you have agreed to pay that amount for each incident of loss or damage.

Extra excesses for young or inexperienced drivers
If your motorhome 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 below. This is on top of any other excesses which you may have to pay.

Drivers	**Amount**
• Under 21 years of age	£300
• Aged 21 to 24 years of age	£200
• 25 years of age or over but who have a provisional driving licence or who have not held, for 12 months or more, a full driving licence issued by any country which is a member of the European Union.	£200

You will not have to pay the amounts shown above if the loss or damage is caused by fire or theft.

When your motorhome is being serviced
The cover provided under this section will still apply when your motorhome is being serviced or repaired. While the motorhome is in the hands of the motor trade for a service or repair we ignore any restrictions on driving or use (as shown in your certificate of motor insurance).

Loss of or damage to other vehicles
We will not cover loss of or damage to any vehicle which you are driving or using, which does not belong to you, is not being bought by you under a hire purchase agreement or is leased to you, (unless that vehicle is shown in the schedule).

Exceptions to section 2

This section of your insurance does not cover the following.

- The amount of any excess shown in the schedule.
- An amount as compensation for you not being able to use your motorhome (including the cost of hiring another vehicle).
- Wear and tear.
- Failures, breakdowns or breakages of mechanical, electrical, electronic or computer equipment.
- The motorhome's value reducing, including loss of value as a result of damage, whether repaired or not.
- Repairs or replacements which improve the condition of the motorhome.
- Damage to tyres, unless caused by an accident to your motorhome.
- Damage due to liquid freezing in the cooling system, unless you have taken reasonable precautions as laid down by the motorhome manufacturer's instructions.
- Any amount over the last known list price of any part or accessory, plus the reasonable cost of fitting the part or accessory, if the motorhome manufacturer or its agent cannot supply it from stock held in the United Kingdom.
- Loss of or damage to the motorhome by someone who got it by fraud or deception.
- Loss resulting from repossessing the motorhome and returning it to its rightful owner.
- Loss of or damage to your motorhome or its contents by theft or attempted theft or an unauthorised person taking and driving it if:
- it has been left unlocked;
- it has been left with the keys in it;
- it has been left with the windows, roof panel
  or
- reasonable precautions have not been taken to protect it.

Guidance notes

Important: There are certain circumstances which are not covered and these are shown opposite.

It is important that you take all reasonable measures to avoid loss or damage, such as removing your keys from the ignition when the motorhome is unattended (for example, do not leave the keys in the ignition when paying for petrol, or leave the motorhome unattended and the engine running). Also make sure that any immobiliser or alarm system is turned on.

Guidance notes
You can claim up to the limit per person as shown in **Applicable endorsement(s)** in your policy schedule for necessary medical treatment after an accident.

This section provides benefit for both you and your husband, wife or civil partner after death or serious injuries following an accident involving your motorhome. (A civil partner is someone who has entered into a formal arrangement (known as a civil partnership) with a same sex partner so they have the same legal status as a married couple.)

The cover also applies when either of you are travelling in any other private motor vehicle.

The most we will pay for any one person in total for any one period of insurance is detailed in **Applicable endorsement(s)** as shown in your policy schedule.

The restrictions on this cover are shown opposite.

Section 3 – Medical expenses

We will pay for the medical expenses for each person who is injured while they are in your motorhome as a result of an accident involving your motorhome.

For limits of cover please refer to **Applicable endorsement(s)** in your policy schedule.

Section 4 – Personal accident benefits

We will pay the following amounts if you or your husband, wife or civil partner accidentally receives an injury or is killed and within three months of the accident it is the only cause of that death or injury.

To get a payment, the injury or death must:
- be directly connected with your motorhome's accident; or
- have happened when you or your husband, wife or civil partner were travelling in, or getting into or out of, any other private motor vehicle.

We will pay an amount as specified in **Applicable endorsement(s)** as shown in your policy schedule if you or your husband, wife or civil partner accidentally receives an injury or dies within three months of the accident it is the only cause of that death or injury.

This personal accident benefit does not apply to:
- anyone who is 70 or older at the time of the accident;
- death or bodily injury caused by suicide or attempted suicide; or
- incidents unless the insurance is in an individual's name.

Section 5 – Personal belongings

For comprehensive policies only, we will pay for loss or damage to

(a) personal belongings, equipment (excluding permanent fixtures and fittings) or baggage in your motorhome.

(b) An awning or toilet tent attached to or in the vicinity of your motorhome. We will also pay for loss or damage to other tent(s) attached to the vicinity of your vehicle: caused by accident, theft or attempted theft involving your motorhome.

We will not pay the following

(1) the first £25 of each claim

(2) money, cheques, stamps, tickets, documents or securities.

(3) Watches, glasses, optical instruments of any kind, photographic equipment, contact lenses, jewellery, furs or pedal cycles.

(4) Goods or samples connected to your work.

(5) Property under any other contract of insurance.

We will pay for portable televisions, radios and cassette players, but the most we will pay in total for any number of combination of these is £350.

The most we will pay for any single item under the personal belongings extension is £350.

For limits of cover please refer to **Applicable endorsement(s)** in your policy schedule.

Guidance notes

Personal belongings in your motorhome are also covered for the amount as detailed in **Applicable endorsement(s)** as shown in your policy schedule.

Certain items are not covered as shown opposite.

You must take reasonable care of your property – for example, do not leave your motorhome unlocked and put your personal belongings in the boot.

Section 6 – Garage

We will pay you for damage to your garage, caused by fire or explosion, if:

- your motorhome is in the garage at the time; and
- the garage is not insured under any other insurance.

The most we will pay under this section is £2,500.

You can claim up to £2,500 for damage caused to your garage by fire or explosion.

Section 7 – Loss of Vehicle Excise Licence (tax disc)

If your motorhome becomes a write-off due to fire or theft, and you cannot recover any remaining period of your vehicle excise licence from the Licencing Authorities, we will include the value of that road tax in our offer of compensation.

We will include any amount of road tax which you cannot recover in our total offer to you.

Guidance notes
This section describes the cover available if you take your motorhome abroad. We will give you free cover if you are travelling to a country within the European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein). When you want to travel to a country that is not shown above, you must get our agreement and pay us any extra premium we ask for.

If your motorhome suffers any loss or damage that is covered by this insurance and the motorhome is in a country where you have cover, we will refund any customs duty you pay to temporarily import your motorhome. We will also pay the reasonable cost of delivering the motorhome to you after repairs have been made.

Section 8 – Foreign use

We will automatically provide cover when you visit any country which is a member of the European Union, Norway, Switzerland (including Liechtenstein) or Andorra. We will also provide cover in other countries that have made arrangements to meet the conditions of, and are approved by, the commission of the European Union. There is no limit on the number of trips you make in any period of insurance providing the number of days outside the UK do not exceed the limit as stipulated within **Applicable endorsement(s)** in your policy schedule. This cover only applies if:

- your permanent home is in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and
- your visit to such countries is temporary.

If you want to travel to any other country, you should contact us and if we agree and you pay us any extra premium we ask for, we will extend your cover so that the following benefits apply.

Insurance cover
This insurance is extended to apply to claims occurring:

- in any country which we have agreed to provide cover for; and
- while the motorhome is being transported (including loading and unloading) between ports in countries where you have cover, as long as the motorhome is being transported by rail or by a recognised sea route of not more than 65 hours.

Customs duty and other charges
If your motorhome suffers any loss or damage covered by this insurance, and the Motorhome is in any country which we have agreed to provide cover for, we will do the following.

- Refund any customs duty you have to pay after temporarily importing your motorhome into any of the countries where you have cover.
- Refund any general average contributions and salvage charges you may have to pay while your motorhome is being transported by a recognised sea route.
- If your motorhome cannot be driven because of any loss or damage, we will pay the reasonable cost of delivering the motorhome to you at your address after the repairs have been made.

Before you take your first trip to a country in the European Union, you should contact your intermediary for useful information about driving in Europe. The information they send you will include addresses of who to contact if you have an accident and a European accident statement form to fill in. You must remember to take all of this information with you when you travel, and keep it in a safe place ready for any future trips.

Guidance notes

Before you make your first trip, contact your intermediary for information about travelling abroad. You should keep this information in a safe place ready for any future trips.

Guidance notes
This is a 'no claim bonus' and not a 'no blame bonus'. If a claim is made for an event which is not your fault, and we have to make a payment, this will affect your no claim bonus unless we can recover our expenses from the person responsible for the event.

If two or more claims arise in any period of insurance, you will lose any no claim bonus you have.

You cannot transfer your no claim bonus to someone else.

Claims made for just glass damage or emergency medical treatment do not affect your no claim bonus.

General terms

No claim bonus
If you have four or more years' no claim bonus and you make a claim during any period of insurance, we will reduce your no claim bonus to two years.

If you have three years' no claim bonus and you make a claim during any period of insurance, we will reduce your no claim bonus to one year.

If you have one or two years' no claim bonus and you make a claim during any period of insurance, you will lose your no claim bonus.

We will review your no claim bonus at each renewal and you cannot transfer it to another person.

Glass damage
If the only claim you make is for broken glass in your motorhome windscreen or windows, including bodywork scratched by the breakage, it will not affect your no claim bonus.

Emergency medical treatment
Any payments we make for emergency medical treatment will not affect your no claim bonus.

Payments for journeys (Car sharing)
You can accept payments from passengers in your motorhome if you are giving them a lift for social or other similar purposes. Accepting these payments will not affect your insurance cover if:

- the vehicle cannot carry more than 9 people (including the driver);
- you are not carrying the passengers in the course of a business of carrying passengers; and
- the total of the payments you receive for the journey does not provide a profit.

Changing or adding a motorhome to this insurance
If you change the motorhome covered by this insurance, or get an extra motorhome which you want cover to apply to, you must tell us in writing and we must agree before cover can start. (We may ask you to return your certificate of motor insurance.) We will give you advice on any change in premium and we will send you a new schedule confirming our acceptance.

If you do not need any further insurance cover, as long as you return the certificate of motor insurance to us, the cover will automatically end except where you still need cover for fire and theft risks, as provided under section 2. (See above – When your motorhome is not in use.)

Change of ownership
If you sell your motorhome you may transfer the insurance to the new owner, as long as we have approved the new owner in writing, and you return the current certificate of motor insurance.

Guidance notes
This cover allows you to enter into a "car sharing" agreement, and you can accept contributions from your passengers as long as you do not make a profit and you do not carry more than 8 passengers.

If you are not sure whether a "car sharing" agreement is covered by this insurance please ask us.

We must be told about, and agree to, any new or extra motorhome. If there is any change in premium, we will let you know and send you a new schedule.

If you sell your motorhome we may agree to transfer the insurance to the new owner, but the cover will not apply until you return the current certificate.

Guidance notes
Throughout the insurance you have seen exceptions which apply to each section. These general exceptions apply to all the sections.

You must hold a valid driving licence and you should make sure the people you allow to drive also have a valid driving licence and are not disqualified.

The insurance does not extend outside the United Kingdom, unless you are travelling in a country which is a member of the European Community and Croatia, Iceland, Norway, Andorra and Switzerland (including Liechtenstein), or you have paid an extra premium.

In the event of a war or similar occurrence, we will provide the minimum amount of cover necessary under the relevant law.

General exceptions

These general exceptions apply to the whole insurance
Your insurance does not cover the following.

1. Any liability, loss or damage arising while any motorhome covered by this insurance is being:
   - used for a purpose which the motorhome is not insured for;
   - driven by or is in the charge of anyone who is not mentioned in the certificate of motor insurance as a person entitled to drive or who is excluded by an endorsement;
   - driven by anyone (including you) who you know is disqualified from driving, or has never held a licence to drive the motorhome, does not keep to the conditions of their driving licence or is prevented by law from having a licence (unless they do not need a licence by law);
   - used in or on restricted areas of airports or airfields. We will not pay for any claim concerning an aircraft within the boundary of the airport or airfield.
2. Any liability, loss or damage that is also covered by any other insurance.
3. Any liability, loss or damage that happens outside the United Kingdom (apart from when travelling in a member country of the European Community, Iceland, Norway, Andorra, Switzerland (including Liechtenstein) and Serbia, or unless you have paid an extra premium to extend your cover outside the United Kingdom). (See section 8 – Foreign use.)
4. Any liability you have accepted under an agreement or contract unless you would have had that liability anyway.
5. Any result of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, or military or usurped power (except where we need to provide cover to meet the minimum insurance required by the relevant law).

6. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
   - earthquake;
   - riot or civil commotion occurring in Northern Ireland or outside the United Kingdom, (except where we need to provide cover to meet the minimum insurance required by the relevant law);
   - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
   - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly;
   - carrying any dangerous substances or goods which you need a licence from the relevant authority for (except where we need to provide cover to meet the minimum insurance required by the relevant law); or
   - pressure waves caused by aircraft and other flying objects.

Guidance notes
Accident, injury, loss, damage, indirect loss or legal liability occurring as a result of the items specified opposite are not covered.

7. Any proceedings brought against you, or judgment passed in any court outside the United Kingdom, unless the proceedings or judgment arises out of your vehicle being used in a foreign country which we have agreed to extend this insurance to cover.

We will not cover proceedings brought or judgments passed in any court abroad unless we have agreed to extend this insurance to cover that country.

8. Any liability for death, injury, illness or loss of or damage to property, arising directly or indirectly from pollution or contamination, unless it is directly caused by an event which is sudden, identifiable, unintended and unexpected. The whole event must happen at a specific time and place during the period of the insurance. We will treat all pollution or contamination arising from one incident as having happened at the time of the incident.

This insurance does not cover claims arising from pollution or contamination which happen as a result of deliberately releasing substances, or as a result of leaks from your motorhome caused by a failure to properly maintain it.

This exception does not apply where we need to provide the minimum level of cover necessary by law.

We will cover losses caused by pollution or contamination in certain circumstances.

Guidance notes
This part describes certain responsibilities and procedures.

The insurance only covers any person who meets these conditions. The information given to us in the proposal, declaration or statement of insurance (which is the basis of this contract) must be true and complete, as far as you know.

We will not pay a claim which is false, fraudulent or exaggerated.

The procedure for reporting accidents and losses to us.

- Report any incident to us as soon as possible.
- Immediately tell us about any court proceedings, inquest or inquiry.

No one may admit any liability or negotiate any claim without our written permission.

Your motorhome must be kept in an efficient and roadworthy condition and be protected from loss or damage.

General conditions

1. We will only provide the cover described in this insurance if:
   - anyone claiming protection has met all the conditions in this document;
   - the information you gave on your proposal form, declaration or statement of insurance is, as far as you know, correct and complete.

2. Your premium is based on the information you supplied at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to your claim being denied or the insurance not being valid.

3. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end. If you or anyone acting on your behalf provides false or stolen documentation in support of a claim, we will not pay the claim and this insurance will end.

4. After any loss, damage or accident you must give us full details of the incident, in writing, as soon as possible. You must also give us any information and assistance that we may ask for.

5. You must send every communication about a claim (including any writ or summons) to us without delay and unanswered. You must also tell us if you know about any future prosecution, coroner's inquest or fatal accident inquiry involving anyone covered by this insurance. You must not admit to, negotiate on or refuse any claim unless you have permission from us.

6. All reasonable steps must be taken to protect your motorhome from loss or damage and to maintain it in an efficient and roadworthy condition. We must be allowed to examine your vehicle at any reasonable time.

7. We can:
   - take over, conduct, defend or settle any claim; and
   - take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance.

   We will take this action in your name or in the name of anyone else covered by this insurance. You, or the person whose name we use, must co-operate with us on any matter which affects this insurance.

8. If we accept your claim, but disagree with the amount due to you, the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.

9. We or your intermediary may cancel this insurance by sending 7 days' notice, in writing, to your last known address (and in the case of Northern Ireland also to the Department of the Environment, Northern Ireland). We will refund the part of your premium which applies to the remaining period of the insurance. We will send this refund to your insurance adviser.

10. You may cancel this insurance at any time by telling us in writing and sending back your certificate of motor insurance and the schedule. If a claim has not been made in the current period of insurance, we will work out the charge for the time you have been covered by your insurance (using our short-period rates shown below) to the date we receive your certificate. We will then refund any amount we owe you. If a claim has been made, we will not give you a refund.

Period you have had cover for	15 days to one month	up to 2 months	up to 3 months	up to 4 months	up to 6 months	up to 8 months	over 8 months
Percentage of annual premium covering that period	25%	30%	50%	60%	75%	90%	Full Premium
Percentage of refund	75%	70%	50%	40%	25%	10%	Nil

11. If, under the law of any country which this insurance covers you in, we must settle a claim which we would not otherwise have paid, we may recover this amount from you or from the person who made the claim.

Guidance notes

Once you have asked us to deal with a claim under this insurance, we have the right to conduct the negotiations as we see fit.

When we accept a claim but we disagree over the amount we will pay, the matter will be referred to an arbitrator for a decision. A decision must be made before you can take any legal action against us.

We may cancel the insurance by sending you 7 days' notice in writing. If we do so, you are entitled to a refund of part of your premium.

You may cancel this insurance and be entitled to a refund if a claim has not been made and you return the certificate.

Guidance notes
We may recover our expenses if we have to pay a claim which this insurance would not normally cover.

You have a duty to let us have full details of any change which affects your insurance.

You should keep a written record (including copies of letters) of any information you give us, or your insurance adviser.

You should tell us about the changes shown opposite.

Important: You should immediately write and tell us about any accident.

12. **Your right to change your mind**
    If this insurance does not meet your needs, you may cancel it by sending written notice and returning your documents, including the certificate of insurance, to us within 14 days of receiving it. As long as your motorhome has not been written off as a result of a claim under this insurance, we will return any premium, less a charge equal to the period of cover you have had. However, this charge will be at least £25 plus insurance premium tax (IPT).

Important notice

You must tell us as soon as possible about any changes which affect your insurance and which have occurred since the insurance started or since the last renewal date. If you are not sure whether certain facts are relevant, please ask your insurance adviser or Equity Red Star office. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

Here are some examples of the changes you should tell us about.

- A change of motorhome (including extra motorhomes).
- All changes you or anyone else make to the motorhome if these make the motorhome different from the manufacturer's standard specification (whether the changes are mechanical or cosmetic).
- A change of address.
- A change of job, including any part-time work by you or other drivers, a change in the type of business or having no work.
- A change in the use of the motorhome.
- A new main user of the motorhome.
- Details of any driver you have not told us about before or who is excluded by the certificate of motor insurance or an endorsement but who you now want to drive.
- Details of any motoring conviction, disqualification or fixed penalty motoring offence of any person allowed to drive or of any future prosecutions for any motoring offence.
- Details of any accident or loss (whether or not you make a claim) involving your Motorhome or that occurs while you are driving anyone else's vehicle.
- Details if you or any other person allowed to drive your motorhome suffers from a notifiable condition you have not told the DVLA about or any condition for which the DVLA have restricted the licence.

Endorsements

Important – This appendix forms part of the insurance.
An endorsement only applies if the endorsement's number is shown in the relevant place in your schedule. Details of all endorsements are shown either in this appendix or are supplied with your schedule.

If an endorsement number in the schedule is followed by an amount, the specified endorsement will be limited to the amount shown.

If an endorsement number is followed by a motorhome registration number, the specified endorsement will only apply to the motorhome which has that registration number.

If an endorsement number is followed by a person's name, or a type of person, the specified endorsement applies only to that person or type of person.

Endorsement number 01 – Damage, fire and theft excess
We will not pay the first amount shown in the schedule for any claim under section 2 of this document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 02 – Damage, fire and theft excess for specified people
We will not pay the first amount shown in the schedule for any claim under section 2 of this document for an event which happens while your motorhome is being driven by, or is in the charge of, the people named against this endorsement number.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Endorsement number 03 – All sections excess
We will not pay the first amount shown in the schedule for any claim under this document. You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident.

The term 'claim' includes any payment for costs, fees and other indirect expenses.

Endorsement number 04 – All sections excess for specified people
We will not pay the first amount shown in the schedule for any claim under this document for an event which happens while your motorhome is being driven by, or is in the charge of, the people named against this endorsement number. You only pay the amount (called the 'excess') shown in this endorsement once for each incident, regardless of the number of claims which arise from that incident. The term 'claim' includes any payment for costs, fees and other indirect expenses.

Endorsement number 05 – Amendment of cover
Your cover is limited to that shown against this endorsement number for any claim from an event which happens while the people named in the schedule are driving or in charge of your motorhome.

Endorsement number 06 – Assisted purchase
The person or organisation named against this endorsement number has a financial interest in your motorhome under an Assisted Purchase agreement (a loan towards the purchase of your motorhome). As long as that person or organisation has a financial interest in your motorhome, we will pay any amounts which become due under section 2 (following a 'write-off' of your motorhome) to that person or organisation.

Endorsement number 08 – Caravan endorsement
If this endorsement applies, you must keep to the following conditions.
- You must keep an efficient fire extinguisher in your motorhome
- Hiring out the motorhome to any person is not covered by this insurance.

Endorsement number 09 – Deleted sections
Any section, or part of a section shown by a number or description in the schedule does not apply to this insurance.

Endorsement number 11 – Drinks and drugs clause
If an accident, which happens when the person named against this endorsement number is driving the insured motorhome, results in that person being convicted of an offence involving drink or drugs, or an equivalent offence under the laws of other countries where this insurance provides cover, the cover we provide for that accident is limited to the minimum cover needed to meet the relevant law.

Endorsement number 12 – Driving exclusions
We will not provide any cover while your motorhome is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

Endorsement number 13 – Excluding inexperienced drivers
We will not provide any cover while your motorhome is being driven by, or is in the charge of, any person who has continuously held a full UK or EU driving licence for less than 12 months.

Endorsement number 14 – Excluding commuting to and from work or study
We will not provide any cover while your motorhome is being driven by, or is in the charge of, the person named against this endorsement number if the motorhome is being used to travel to or from their place of business, work or study.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Endorsement number 15 – Limited driving exclusion
We will not provide any cover while your motorhome is being driven by, or is in the charge of, any person under the age shown against this endorsement number (other than a person named against this endorsement).

Endorsement number 17 – Official use
This insurance also covers your motorhome while it is being used to carry passengers for which you receive an allowance from public funds.

Endorsement number 18 – Owner's endorsement
The person or organisation named against this endorsement number owns the motorhome.

Endorsement number 19 – Private car benefits
Any person named against this endorsement number will have the cover provided by section 4 of this document. That person will also have the cover provided by the 'driving other vehicles' part of section 1, as long as the car does not belong to the person named or to you, and it is not hired to either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.

Endorsement number 20 – Protected no claim bonus
In return for an extra premium, if only one claim arises during any period of insurance there will be no reduction in your no claim bonus at the next renewal.

This benefit does not apply if more than one claim arises during any period of insurance.

Where this endorsement applies, we will not pay the first £50 for any claim under section 2 of your policy document. This excess applies on top of any other amount that you may have to pay under this insurance.

Endorsement number 24 – Theft excess
We will not pay the first amount shown in the schedule for any theft claim under section 2 of this document. The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 25 – Third party only, or third party, fire and theft while driving unaccompanied.
While your motorhome is being driven by, or is in the charge of, the person named against this endorsement number, the cover will be as shown against this endorsement (unless that person is accompanied by any person or type of person described in endorsement.

Endorsement number 26 – Transfer of interest or change of title
When the new owner of the motorhome has filled in a proposal form, all cover under this insurance is transferred to the person now shown as the insured in the schedule.

Endorsement number 27 – Warranted accompanied
We will not provide any cover while your motorhome is being driven by, or is in the charge of, the person named against this endorsement number (unless the person is accompanied at all times by one of the following).

- You.
- A parent of the person (who is also a qualified driver).
- A qualified driving instructor or examiner.
- A qualified driver who is 25 or over and has held a full (not provisional) UK or EU driving licence for at least 3 years and has not been disqualified during that period.

Endorsement number 28 – Warranted accompanied until test passed
Once the person named against this endorsement number has passed the official UK or EU driving test, endorsement number 27 no longer applies.

Endorsement number 29 – Warranted automatic transmission
We will not provide any cover unless your motorhome is fitted with automatic transmission.

Endorsement number 30 – Warranted wing mirrors fitted
We will not provide any cover unless your motorhome is fitted with wing mirrors.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Guidance notes
An endorsement alters the cover provided by either all or part of your insurance. An endorsement only applies if the number of the endorsement appears in your schedule under 'Endorsements applicable'.

Endorsement number 36 – Damage cover for trailers
Section 2 of this document also applies to loss of or damage to any trailer (details of which have been given to us) while it is being used with your motorhome if:

- you have told us the value of the trailer;
- we are not liable for loss of or damage to any contents in the trailer; and
- the trailer is securely parked with the brakes on when it is not attached to your motorhome.

Endorsement number 37 – No claim bonus removed
The 'No claim bonus' section of this document does not apply.

Endorsement number 41 – Fire and theft excess
We will not pay the first amount shown in the schedule for any fire and theft claim made under section 2 of this document. The amount shown is on top of any other amount which you may have to pay under this insurance.

Endorsement number 42 – 'In all' excess
The young or inexperienced drivers excess shown in section 2 will not apply on top of the excess shown in endorsement number 02 for the person named against this endorsement number.

Endorsement number 43 – Joint liability clause
If this document is in the name of more than one person, we will cover each person as if an individual document had been sent to each. We will cover each against the liability of the other, as long as the liability, loss or damage is not covered by any other insurance.

Endorsement number 44 – Driving other vehicles
The person named against this endorsement number will have the cover provided for driving other vehicles in section 1. (As long as the other vehicle does not belong to the person named, or to you, and it is not hired to either under a hire purchase or leasing agreement, and that person has the owner's permission to drive it.)

Endorsement number 99
Wherever this endorsement number is shown in the schedule it will refer to an individual endorsement supplied with your schedule or which has already been issued to you.

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
- Camping Insurance
- Home Insurance
- Car Insurance
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www.clubcareinsurance.com

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