

# European Travel Insurance



## Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance

S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

## Company: Inter Partner Assistance SA UK Branch Product: Eurotunnel Travel Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

### What is this type of insurance?

Travel insurance provides protection against losses typically suffered whilst on holiday. This policy provides cover for multiple holidays taken within a year period. Each trip must not last longer than the trip limit stated in the travel insurance certificate.



### What is insured?

#### Baggage Delay

- ✓ for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours of your arrival.

#### Baggage, Personal Money, Travel Documents and Camping Equipment

- ✓ **Baggage** - for the accidental loss of, theft of or damage to baggage and valuables.
- ✓ **Personal Money** - for the accidental loss of, theft of or damage to personal money.
- ✓ **Travel Documents** - for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.
- ✓ **Camping Equipment** - for the accidental loss of, theft of or damage to your owned or hired camping equipment.

#### Cancellation

- ✓ if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:
  - Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or any person with whom you are travelling or staying during your trip.

#### Medical emergency and repatriation expenses

- ✓ for costs incurred outside your country of residence for all reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.



### What is not insured?

#### Baggage Delay

- ✗ Claims where you do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the baggage was delayed and when the baggage was returned to you.

#### Baggage, Personal Money, Travel Documents and Camping Equipment

- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.

#### Cancellation

- ✗ Any costs for cancellation or curtailment of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to your country of residence due to bodily injury or illness.

#### Medical emergency and repatriation expenses

- ✗ Any costs you incur outside your country of residence after the date our Chief Medical Officer tells you should return home or we arrange for you to return home. (Our liability to pay further costs under this section after that date will be limited to what we would have paid if your repatriation had taken place).



### Are there any restrictions on cover?

- ! Any pre-existing medical conditions are not covered unless we receive written confirmation at the point of claim, from a medical practitioner, that you were fit to travel.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.

! Any claim within your country of residence for BAGGAGE DELAY, EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT, OVERSEAS LEGAL EXPENSES, PERSONAL LIABILITY and WINTER SPORTS.



## Where am I covered?

- ✓ trips to the following countries will be covered: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (west of the Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Man, Orkney Is, Shetland Is) and Vatican City.

**Please note:** Any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which you are travelling has advised against all or all but essential travel are not covered.



## What are my obligations?

- You must comply with our Important Health Requirements.
- You must take all reasonable care and precautions prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



## When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



## When does the cover start and end?

### Single Trip

the period of the trip, not exceeding the period shown on the travel insurance certificate. Cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip. Any trip may not exceed 93 consecutive days. Winter sports cover is limited to 17 days in any one trip (if you have paid the appropriate Winter sports premium to include this cover).

### Annual Multi-trip

the period stated in the travel insurance schedule. During this period any trip must not exceed 31 consecutive days and up to a maximum of 183 days in any 12 month policy period. Winter sports cover is limited to 17 days any one trip and must not exceed 183 days in any one policy period (if you have paid the appropriate Winter sports premium to include this cover).



## How do I cancel the contract?

### STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date (the Cancellation period) by writing to or calling us at the address or number shown on your travel insurance certificate during the Cancellation period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

### CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the Cancellation period by writing to us at the address shown on your travel insurance certificate. If you cancel after the Cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

# European Motor Breakdown Cover



## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

## Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. You will find full information in the RAC Breakdown Cover terms and conditions and your policy schedule about the cover you have chosen.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits depending on the cover you have chosen.



### What is insured?

#### Roadside Assistance in the UK

- ✓ Help to repair the vehicle at the roadside in the UK if your vehicle breaks down immediately before your trip to Europe.
- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

#### Onward travel in the UK

- ✓ A hire car if your vehicle cannot be repaired in time for your planned departure date.

#### Roadside assistance in Europe

- ✓ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired within the agreed timescales.
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch.

#### Onward travel in Europe

- ✓ If the vehicle can't be repaired within the time shown in the terms and conditions, RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi or for additional accommodation expenses
- ✓ RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

#### Getting the vehicle home

- ✓ RAC will return your vehicle home if it can't be repaired.
- ✓ Reimbursement for a hire car in the UK, once the RAC have brought the passengers home.
- ✓ RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

#### Vehicle break-in emergency repairs

- ✓ RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in.

#### Replacement driver

- ✓ RAC will provide a replacement driver if a driver is medically unfit to drive.

#### European Legal Care

- ✓ RAC will cover the legal costs to represent you for the recovery of uninsured losses following a non-fault accident, legal defence costs to represent you following a summons and travel costs if you need to travel to Europe to attend court for either of the above reasons.

The following is an optional upgrade:

#### Gold cover

##### Missed Connection

- ✓ Replacement ticket if you miss your pre-booked outward or inward ticket time/date due to a breakdown.
- ✓ RAC will provide the same cover but with higher limits of cover.

#### Caravan and Trailers (included in Silver cover is additional premium paid)

- ✓ RAC will provide cover for a broken-down caravan or trailer.



### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for business.



### Are there any restrictions on cover?

- ! The vehicle must be a UK registered car, commercial vehicle or a motorhome and less than:
  - 3.5 tonnes,
  - 7 metres long (including a tow bar)
  - 2.55 metres wide
  - 15 years old or less than 11 years old for Gold cover
- ! Motorcycles must be over 49cc.
- ! Mobility scooters are not covered.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! If the vehicle breaks down while towing a caravan or trailer and RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If you have an annual policy each trip must be no longer than 90 days.
- ! RAC will not transport your vehicle home from Europe if it is beyond economical repair.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ The following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea. You are also covered for England, Scotland, Wales, Northern Island, the Channel Islands and the Isle of Man for UK sections of cover.



## What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must let Eurotunnel know immediately if you need to change anything, such as your address and/or vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.



## When and how do I pay?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, direct debit or credit card



## When does the cover start and end?

- Cover begins on the start date shown on your policy schedule.
- Cover will continue until the end date as shown on your policy schedule.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting Eurotunnel by telephone, post or email:

- Telephone:  
03457 35 35 35
- In writing:  
Eurotunnel  
UK Terminal,  
Ashford Road,  
Folkestone,  
Kent  
CT18 8XX
- Email:  
[Customer.support@eurotunnel.com](mailto:Customer.support@eurotunnel.com)