

**The Channel Tunnel Group Limited**  
**UK Terminal, Ashford Road**  
**Folkestone, Kent**  
**CT18 8XX**

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**Terms of Business - Disclosure of Status**

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**Financial Services Authority (FSA)**

The FSA is the independent watchdog that regulates financial services in the UK. We are required to provide our Terms of Business document for you to review and decide if our services are appropriate.

**Insurance Products**

We offer the following regulated general insurance products, as an Appointed Representative of Eurotunnel Financial Services Limited, a company registered in England & Wales under number 02982116 whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent, CT18 8XX, itself authorised and regulated by the FSA:

- Motor Breakdown Insurance (administered by the Automobile Association Insurance Services Ltd. and underwritten by Acromas Insurance Company Limited.)
- Personal Travel Insurance (administered by Mondial Assistance (UK) Limited and underwritten by Mondial Assistance Europe N.V.)

We will establish your insurance demands and needs by explaining the products available, asking you to confirm which cover you would like, your eligibility for that cover and make the appropriate recommendation.

**What service do we provide?**

Eurotunnel will

- arrange insurance on your behalf as an insurance intermediary and an Appointed Representative of an authorised and regulated firm;
- give adequate information to allow customers to make informed decisions on insurance cover;
- advise and make a recommendation on the insurance products we have available, after establishing your eligibility and suitability for the products;
- provide you with information which is clear, fair and not misleading;
- ensure our service meets FSA standards and act fairly and reasonably with clients

**Disclosure of information**

It is important that you understand that any information, statement or answer provided by you, to us, or to the insurer, is your responsibility and must be correct. Your attention is particularly drawn to the importance of the ticket terms, conditions of carriage and insurance conditions. Any failure to disclose facts material to the insurers, or any inaccuracies in your answers, may invalidate your insurance cover, in part, or in its entirety.

**Material Facts**

Material Facts are matters or information which may influence the insurer as to the acceptability or otherwise of your risk and the terms your insurer may require. They must be disclosed at the earliest opportunity and certainly at each renewal. If you are in any doubt as to whether any information constitutes a Material Fact you must disclose it to us or the insurer. If any document is completed in whole or in part on your behalf, it is your responsibility to check that the answers given are true and complete. You are advised to keep copies of any correspondence or documentation sent to us for your own protection. Please do consult us if you are in doubt on any aspect.

**Awareness of Policy Terms**

When a policy is issued you are strongly advised to read it carefully, as it is that document including the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. You should keep all policy documents for as long as it is possible to make a claim under the policy. If you are in doubt over any of the policy terms or conditions please seek our advice promptly. In particular, please pay attention to and make yourself aware of any exclusions and/or warranties which have been applied to your insurance, as failure to comply with them may invalidate your cover.

**Fees and charges**

We make no charges for arranging Motor Breakdown Cover or Personal Travel Insurance other than the premiums you will be quoted.

**Payment method**

- all payments must be made by debit or credit card for our insurance products and services
- The Channel Tunnel Group Limited does not hold client money but collects insurance premiums under Risk Transfer Arrangements with the Acromas Insurance Company Limited and Mondial Assistance Europe N.V.

**Cancellation**

General insurance products have a statutory cancellation period of 14 days during which period you will receive a full refund of premium unless the insurance cover has already started. Please consult the policy terms and conditions for how to cancel a policy.

**Your personal data**

We and anyone else involved in providing your insurance, will treat all your personal information as private and confidential (even when you are no longer our client) and retain it only for as long as necessary to meet regulatory or legal requirements.

We will not disclose any personal data to any third party, except where:

- we are legally compelled to do so
- there is a duty to the public to disclose
- our and your interests require disclosure
- you ask us or give us permission to do so

## **Who regulates us?**

The Channel Tunnel Group Limited is an Appointed Representative of Eurotunnel Financial Services Limited which is directly authorised and regulated by the FSA and their authorisation number is 490713. We operate strictly to the standards of the directly authorised firm.

You can check the FSA register by visiting their web site at [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or telephone 0845 606 1234 during normal working hours.

## **Ownership**

The Channel Tunnel Group Limited is a company registered in England & Wales under number 01811435 and whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX; it is owned by Groupe Eurotunnel SA a company registered in France under number 483 385 142 RCS Paris and whose registered office is at 19 Boulevard Malesherbes, 75008 Paris, France. Eurotunnel Financial Services Limited, The Channel Tunnel Group Limited and Groupe Eurotunnel SA have no financial interests in any insurer or underwriter of the insurance products provided and the latter have no financial interest in us. For additional information please visit our website at [www.eurotunnel.com](http://www.eurotunnel.com)

## **Claims**

It is essential that all claims are notified to the appropriate insurer promptly. Please consult the terms and conditions in the policy document for how to make a claim.

## **Complaints**

Firms directly authorised by the FSA and their Appointed Representatives have a documented Complaints Procedure, and a copy of ours is available upon request and is displayed on our web site.

Should you have a complaint, please write to Eurotunnel Passenger Customer Relations (Insurance), UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX, telephone 08443 353535, or email [customer.relations@eurotunnel.com](mailto:customer.relations@eurotunnel.com)

In the unlikely event that a complaint remains unresolved after 8 weeks from the date it was made, you may refer it to the Financial Ombudsman Service (FOS). The FOS provides a mechanism for resolving disputes which is a simple, informal and accessible alternative to the courts. Their contact details are:

The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall. London E14 9SR. Phone 0845 0800 1800.

You have six months from the date of our final response to refer the matter to the FOS. Referral to the FOS will not affect your legal rights.

## **The Financial Services Compensation Scheme (FSCS)**

As with all firms directly authorised by the FSA, The Channel Tunnel Group Limited as an Appointed Representative of Eurotunnel Financial Services Limited is covered by the FSCS. This is the body established to operate and administer the compensation scheme set up by major insurance companies to compensate consumers when authorised firms are unable, or likely to be unable, to satisfy claims against them. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.