

## Insurance Conditions

### Personal Travel Insurance

#### Medical Warranty

It is a condition of this policy that

1. If you have a medical condition, you must ask your doctor if it is safe for you to travel to your chosen destination. Your doctor must take into account how your condition may be affected by:

- preventative medication;
- the weather;
- the type of transport you take;
- medical services available to you while you are away; and
- altitude or atmospheric pressures.

2. If you have a medical condition, you must tell us about any changes in your circumstances before you travel.

3. You will not be covered if you travel against the advice of your doctor.

4. If you make a claim, you would need to get your doctor to confirm in writing that at the time your policy was issued your condition was stable, that you were fit to travel and there was no sign that your condition would get worse.

5. You will not be covered if you know you will need medical treatment while you are away, unless we agree in writing.

6. You will not be covered if you travel specifically to get medical treatment while you are away.

7. You will not be covered if, before your policy was issued, a doctor diagnosed that you have a terminal condition.

8. You must not have been waiting for medical treatment as a hospital patient or have been under investigation when your policy was issued or at the date your travel tickets were booked (whichever is later).

9. You will not be covered if you suffer from any diagnosed psychiatric disorder, unless we agree in writing.

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

#### Reciprocal Health Arrangements

The **European Health Insurance Card (EHIC)**, the replacement for the E111, entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country, Switzerland, Iceland, Liechtenstein or Norway.

You may apply for an EHIC online a [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling 0845 606 2030. Application forms are also available from the Post Office.

See section 2 of the Eurotunnel Insurance Policy Terms and Conditions for further details.

### **Personal Travel Insurance - Declaration**

You understand that where the insurance requires supply of information relating to other persons who may be insured under the contract, the information must be factual and accurate to enable correct assessment of risk by the insurer. You confirm that you have the consent of these individuals to supply their personal details to the insurer.

If you are unable to confirm the above please call the Eurotunnel contact centre on 08705 35 35 35.

### **Motor Breakdown Cover - Declaration**

As far as you know the following apply:

**1.**

a) your vehicle is 14 years of age or under, within the vehicle dimensions listed in the policy terms and conditions and has been regularly serviced and maintained according to the manufacturer's instructions; and

b) you are not aware of any electrical, mechanical or other vehicle problem which may interrupt your trip; and

c) if your vehicle is specially adapted for you or for any member of your party, you will make the AA aware of this before you travel.

d) if you intend to tow a trailer or caravan, you will make Eurotunnel aware of this and pay the additional supplement required.

**2.**

You are not aware of any pre-existing medical conditions that could affect the ability of the main driver or drivers to drive the vehicle.

If you are unable to confirm the above please call the Eurotunnel contact centre on 08705 35 35 35.

### **Data Protection**

For details of the data Eurotunnel collects about you and how we use it, please view our [Privacy Policy](#) or go to [www.eurotunnel.com](http://www.eurotunnel.com).

You understand that the information you supply may be used by Mondial Assistance (UK) Limited or Saga Insurance Company Limited ("SICL") and their agents for insurance product administration.

## Summary of Cover

### Travel Insurance

- Medical and Emergency cover up to £10 million
- Cancellation and curtailment cover up to £5,000
- Personal Possessions cover up to £1,500 (limited to £300 for a single article and shopping cover up to £500)
- Personal Money cover up to £500 (limited to £250 for cash)
- Departure delay up to £100 (£5,000 if abandoned)
- Missed departure up to £500
- Personal liability up to £2 million
- Personal Accident up to £25,000
- Avalanche cover up to £200
- Camping equipment up to £500
- Pet cover up to £200 (vet fees) £300 (extra boarding fees)
- Legal expenses up to £25,000

### Optional Winter Sports cover (when selected and supplement paid)

- Ski equipment up to £500
- Replacement ski hire up to £150
- Piste closure up to £200
- Ski Pass and ski school fees up to £150

### Optional Golf Equipment cover (when selected)

- Lost, stolen or damaged golf equipment up to £1,000

There is a £35 excess payable for Medical & Emergency expenses, Cancellation and Curtailment, Personal Possessions, Personal Money, abandonment under Departure Delay, Camping equipment and boarding fees under Pet cover. There is a £250 excess payable for Personal Liability claims. Claims for Personal Possessions may be subject to a deduction for wear and tear. See the [policy terms and conditions](#) for further details.

### Motor Breakdown cover

- Car hire 7 days in advance of your intended departure date – up to £75 per day, up to £750 per trip
- Roadside assistance and emergency repair - up to £250
- Location and dispatch of spare parts (cost of parts excluded)
- Break in - emergency repairs - up to £175
- Vehicle recovery - up to current market value
- Emergency car hire and alternative travel whilst abroad - up to £75 per day, up to £750 per trip
- Emergency accommodation - up to £400 per party (£25 per person, per night)
- Camping - tent hire or alternative accommodation - up to £400 per party
- Legal Protection - up to £10,000

Overall claim limit £2,000 per party per trip, excluding unaccompanied vehicle recovery and legal protection benefits.

Your policy terms and conditions will be sent to you with your policy schedule. This will be sent as a pdf link on your email confirmation or by post. The policy terms and conditions will also be available at the manual Check-In lane or at the Information Desk in the Passenger Terminal Building on the day you travel, alternatively you can view the policy terms and conditions online at [www.eurotunnel.com/insurance](http://www.eurotunnel.com/insurance).

**Please make sure you read the full insurance policy terms and conditions carefully.**

### **Insurance Underwriters**

**Eurotunnel Personal Travel insurance** is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by: Mondial Assistance (UK) Limited Registered in England No. 1710361. Registered Office Mondial House, 102 George Street, Croydon CR9 1AJ.

**Eurotunnel Motor Breakdown Cover** is administered by Automobile Association Insurance Services Limited and underwritten by Saga Insurance Company Limited, a company registered in Gibraltar, whose registered office is at Saga Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar) and whose UK branch address is Saga Insurance Company Limited, The Saga Building, Enbrook Park, Folkestone, Kent, CT20 3SE.

### **Governing law**

Your policy is governed by the law of the country you usually live in within the United Kingdom. Any legal disputes will be dealt with in an English court.

### **Duty of care statement**

By not selecting cover for either Personal Travel Insurance or Motor Breakdown Cover, you confirm either:

- a) you understand the risks of travelling without motor breakdown cover for your vehicle, or Personal Travel Insurance; or
- b) you have alternative insurance arrangements for both your vehicle and the persons travelling.

### **Complaints**

Should you have a complaint regarding the sale or purchase of your Eurotunnel Insurance Policy, you can contact us using any of the following methods:

**in writing :**    **i) by letter :** Eurotunnel Passenger Customer Relations (Insurance), UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX

ii) **via email** : [customer.relations@eurotunnel.com](mailto:customer.relations@eurotunnel.com) (Subject - Insurance)

iii) **by fax** : 01303 272690 (Subject – Insurance)

iv) **using the contact form on our website** : [Eurotunnel web contact form](#)

**by phone: 08705 35 35 35**

*Contact Centre opening hours (UK time)*

*08:00 - 19:00 Monday to Friday*

*08:00 - 17:30 Saturday and Bank Holidays*

*09:00 - 17:30 Sunday*

Should your complaint concern a claim under your Eurotunnel Insurance Policy, please see the complaints procedures in the policy terms and conditions relating to the relevant insurer. For Motor Breakdown Cover this will be The Automobile Association and for Personal Travel Insurance this will be Mondial Assistance UK.

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:

South Quay Plaza,  
183 Marsh Wall,  
London, E14 9SR.

Phone **0845 080 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.

If you decide to purchase this cover, please make sure you read your **policy terms and conditions** (pdf) carefully or go to [www.eurotunnel.com/insurance](http://www.eurotunnel.com/insurance) for more information.