



## Personal Travel Insurance and European Motor Breakdown Cover Policy Terms and Conditions

Cover is only available if you are a resident of the UK, Channel Islands or Isle of Man.

- This document contains full details of both insurance policies.
- Please refer to your policy schedule to ensure you have purchased the appropriate cover that you require.
- Please read all insurance documents carefully.

[eurotunnel.com/insurance](http://eurotunnel.com/insurance)  
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Thank you for taking out Eurotunnel Le Shuttle Personal Travel Insurance and/or Eurotunnel Le Shuttle European Motor Breakdown Cover, we hope that you will now have extra peace of mind whilst travelling on your journey.

This policy wording provides you with all the terms, conditions and exclusions of your insurance cover together with information you may need in case of an emergency or when assistance is required. **The policy contains different levels of cover, some of which only apply if you have paid the appropriate premium.**

Please read this document and your confirmation or policy schedule very carefully to ensure you understand what is and is not covered and that it meets your requirements. It is recommended that you take your schedule and/or email confirmation and these policy terms and conditions with you when you travel. If you have any questions about your insurance please contact Eurotunnel Le Shuttle on +44 (0)3457 35 35 35.

We hope you have a very enjoyable trip.

Eurotunnel Le Shuttle Insurance Team

## Geographical limits

### Single Trip and Annual Multi-Trip Cover – Europe

Cover applies within the following geographical limits.

United Kingdom; Isle of Man; Channel Islands; Republic of Ireland; all European islands of the Mediterranean and the following countries of mainland Europe; Albania (excluding the islands of Sazan, Ksmil, Zvernec and Franc Joseph), Andorra; Austria; Belarus; Belgium; Bosnia and Herzegovina; Bulgaria; Croatia; Cyprus; Czech Republic; Denmark; Estonia; Finland; France; Germany; Gibraltar; Greece; Hungary; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Former Yugoslav Republic of Macedonia; Malta; Monaco; Montenegro; Netherlands; Norway; Poland; Portugal; Romania; San Marino; Serbia; Slovakia; Slovenia; Spain; Sweden; Switzerland; Turkey (mainland); Ukraine and Vatican City.

### For Travel policies the following countries/areas also apply:

Algeria; the Azores; Canary Islands; Egypt; Georgia; Iceland; Israel; Kosovo; Libya; Madeira; Moldova; Morocco; Russia; Tunisia and Turkey (Islands).

Cover does not apply to territories beyond mainland Europe not listed above.

Cover can be provided for inland river cruises, however open sea or ocean cruises are excluded.

We reserve the right to amend the geographical limits of cover in the event of war, civil disturbance, riot or radioactive contamination.

### Note

**You** will not be covered if **you** travel to or choose to remain in a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel or where **you** have travelled against the advice of a local authority at **your journey** destination. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).

Where **you** have purchased breakdown cover:

- **You** and **your vehicle** must stay together within these limits at all times; if **you** travel or intend to travel outside these countries, with or without **your vehicle**, **your** cover will become invalid and **we** will not arrange assistance for **you** nor pay any claims.
- Cover within **your home** country applies only to the direct journey to and from the seaport or Eurotunnel Le Shuttle terminal and can only be used for journeys where **you** take a vehicle overseas by waterborne craft or Eurotunnel Le Shuttle and not for crossing estuaries and non-tidal waterways.

## Summary of cover - Personal Travel Insurance

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions. The limits and excesses shown are per **person insured**.

Cover	Limit (up to)	Excess	Page
1 Cancellation or curtailment - Excursions	£5,000 £150	£50 (£10 deposit) Nil	20-22-23
2 Emergency medical and associated expenses - Funeral expenses - Transport and accommodation - In-patient benefit - Dental - Excursions	£10 million  £1,500 Reasonable cost  £20 per day max £1,000 £200 £150	£50	23-24
3 Loss of passport	£250	Nil	25
4 Delayed personal possessions	£150	Nil	25
5 Personal possessions - Valuables limit - Single item, pair or set - Shopping	£1,500 £300 £300 £500	£50	26-27
6 Personal money - Cash	£500 £250	£50	27
7 Personal accident	£20,000	Nil	28
8 Missed departure	£500	Nil	29
9 Delayed departure - Delay - Abandonment	£30 per 10 hours max £250 £5,000 (after 10 hours)	Nil £50	30
10 Personal liability	£2 million	£250	31
11 Legal expenses	£25,000	Nil	32-33
12 Avalanche and landslide	£50 per day max £200	Nil	33

Cover	Limit (up to)	Excess	Page
13 Camping and caravan - Camping equipment - Extra transport and accommodation	£500 £50 per day max £200	£50 Nil	34
14 Pet cover - Veterinary fees - Extended boarding fees	£200 £300	£50 Nil	34-35
15 Business cover - Replacement employee - Business samples	£1,500 £500	£50 £50	35
<b>Optional sections of cover</b>			
16 Winter sports Ski pack Delayed ski equipment Ski equipment - Single article limit Piste closure	£250 £25 per day max £250 £500 £300 £25 per day max £250	Nil Nil £50 Nil	36-37

### Note

#### Inner limits

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the **insured person**.

#### Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration.

## Important information about your Personal Travel Insurance

You should read this policy carefully to make sure it provides the cover you need - your policy does not cover everything. If there is anything you do not understand you should contact Eurotunnel Le Shuttle travel insurance by phoning +44 (0)3457 35 35 35.

### Insurer

Your Eurotunnel Le Shuttle Personal Travel Insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance.

### How your policy works

Your policy and confirmation or policy schedule issued by Eurotunnel Le Shuttle is a contract between **you** and **us**. We will pay for any claim **you** make which is covered by this policy and happens during the **period of cover**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the Personal Travel Insurance section of the policy.

### Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Eurotunnel Le Shuttle travel insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call +44 (0)3457 35 35 35 as soon as possible.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation or policy schedule number issued by Eurotunnel Le Shuttle for a refund of **your** premium.

**You** can contact Eurotunnel Le Shuttle travel insurance by phoning +44 (0)3457 35 35 35.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** are entitled to recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim. The amount **you** have to pay is the **excess**. The **excess** applies for each **person insured**, for each section, for each incident, although this will be limited to £100 (£500 for Personal liability - Section 10) where:

- One claim relates to two or more members of the same **family** covered by this policy and living at the same address, or
- One incident results in **you** claiming under two or more sections.

## Financial Services Compensation Scheme

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 100 or 020 7741 4100 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## Contracts (Rights of Third Parties) Act 1999

We, the insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Extending the period of cover

If you or anyone travelling with you cannot finish their journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided, we will extend your cover free of charge until you can reasonably finish your journey.

## Data protection notice

We care about your personal data.

The summary below and our full privacy notice explain how Allianz Assistance protects your privacy and uses your personal data.

Our full privacy notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to: Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

### • How will we obtain and use your personal data?

We will collect your personal data from a variety of sources including:

- Data that you provide to us; and
- Data that may be provided about you from Eurotunnel and certain third parties, such as your insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation.

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

### • Who will have access to your personal data?

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With Eurotunnel and other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as in the event of a medical emergency;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

### • How long do we keep your personal data?

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

### • Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

### • What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- File a complaint.

### • Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

### • How can you contact us?

If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 020 8603 9853

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## Pre-travel information

We will give you 24-hour telephone information, before you begin your journey on the following aspects:

- Visa requirements
- Health warnings
- Climate / weather
- Driving restrictions
- Hotel reservations
- Vaccinations
- Currency
- Political situation
- Banking hours

Phone: 020 8666 9219 Fax: 020 8603 0204

Advise agent you are insured with Eurotunnel Le Shuttle Personal Travel Insurance.

## Definition of words

When the following words and phrases appear in the policy document or confirmation or policy schedule number issued by Eurotunnel Le Shuttle, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### Appointed adviser

The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for you in your claim for compensation.

### Business associate

Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

### Business samples

Any item carried by you which is directly related to your business and for the purpose of your journey.

### Camping equipment

Tent, poles, guide ropes, tent pegs, ground sheets, sleeping bags, air mattresses, gas stoves, gas lights and mallet.

### Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

### Computer equipment

Any electrical machine that performs calculations and stores or sorts information of any kind and any associated hardware or software.

### Couple

For annual multi-trip cover, two adults who are living together at the same address before buying this policy. Each adult can travel independently.

### Departure point

The airport, international train station or port where your outward journey to your destination begins, and where your final journey back home begins (including any connecting transport you take later).

### Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

### Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

### Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country or your journey destination**.

### Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. This will be limited to **£100 (£500 personal liability)** where one claim relates to two or more members of the same **family** covered by this policy and living at the same address or one incident results in **you** claiming under two or more sections.

### Family

Two adults and up to six children (including foster children) aged 17 and under. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

### Home

**Your** usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

### Insurer

AWP P&C SA.

### Journey

A trip that takes place during the **period of cover** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home country**, whichever is earlier.

- For single trip cover
  - **you** will be covered for one specific trip.
  - any other trip which begins after **you** get back is not covered.
  - a trip which is booked to last longer than 94 days is not covered.
- For annual multi-trip cover
  - **you** will only be covered if **you** are aged 69 or under at the start date of **your** policy.
  - cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration.
  - trips within **your home** country must be for at least 3 days and:
    - i have pre-booked transport or accommodation; and
    - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
  - **you** will be covered for taking part in **winter sports** activities for up to 17 days in total during the **period of cover**, if **you** have paid the appropriate **winter sports** premium.
- For one-way trip cover

**You** will be covered from the time **you** leave **your home**, until 24 hours after **you** arrive at **your** final destination.

### Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

### Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

### Pair or set

A number of items of **personal possessions** (not including **ski equipment, business samples or computer equipment**) that belong together or can be used together.

### Pandemic

An **epidemic** that is recognised by the World Health Organization (WHO) or an official government authority in **your home country or your journey destination**.

### Period of cover

- For single trip cover

Cancellation cover begins from the issue date shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For annual multi-trip cover

Cancellation cover begins on the start date shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For one-way trip cover

Cancellation cover begins from the issue date shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle and ends at the beginning of **your journey**. The cover for all other sections starts when **you** leave **your home** to begin **your journey** and finishes 24 hours after **you** arrive at **your** final destination.
- For single trip, annual multi-trip and one-way trip cover

All cover ends on the expiry date shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

### Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

### Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables, business samples, computer equipment, shopping** and bicycles).

### Pet

**Your** dog or cat that is fit, healthy and able to undertake the planned **journey**, fitted with an identity microchip and which has had all required inoculations and treatments administered and documents issued as set out in the government Pet Travel Scheme (PETS) to enable it to travel abroad.

### Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

### Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged between 18 and 65 inclusive.

### Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

### Shopping

Articles worn or carried by **you** that are purchased during **your journey** (including **your valuables** that are purchased during **your journey**).

### Single parent family

One adult and up to seven children (including foster children) aged 17 and under. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

### Sports or leisure activity

The following activities are automatically covered:

- banana boating, canoeing / kayaking (organised trips only up to grade 2 rivers, not including white water), cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**We** may be able to cover **you** for other activities that are not listed. Please contact Eurotunnel Le Shuttle travel insurance on

+44 (0)3457 35 35 35. For a full list of hazardous activities visit [www.eurotunnel.com/insurance](http://www.eurotunnel.com/insurance).

#### Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

#### Ski pack

Hired ski equipment, ski school fees and lift passes.

#### Travelling companion

Any person that has booked to travel with you on your journey.

#### United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

#### Valuables

Jewellery, watches, items made of or containing precious metals or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of computer equipment, photographic, audio, video, television, fax and phone equipment (including mobile phones, memory sticks and cards), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

#### We, our, us

Allianz Assistance which administers the insurance on behalf of the insurer.

#### Winter sports

The following activities are covered if winter sports cover is shown on your confirmation or policy schedule issued by Eurotunnel Le Shuttle:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover you for other activities that are not listed. Call Eurotunnel Le Shuttle on +44 (0)3457 35 35 35 for more info.

#### You, your, person insured

Each person shown on the confirmation or policy schedule issued by Eurotunnel Le Shuttle, for whom the appropriate insurance premium has been paid.

## 24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. However you must contact us if your medical expenses are over £500. You can call 24 hours a day 365 days a year or email.

Phone +44 (0)20 8666 9219 Fax +44 (0)20 8603 0204  
Email [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

Please give us your age and your confirmation or policy schedule number issued by Eurotunnel Le Shuttle. Say that you are insured with Eurotunnel Le Shuttle Personal Travel Insurance.

Opposite are some of the ways the 24-hour emergency medical assistance service can help.

#### Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

#### Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

## Reciprocal health arrangements

#### European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.
- You may apply for an EHIC online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling 0300 330 1350.

#### Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private.

If you make use of this reciprocal health arrangement and it reduces your medical expenses, you will not have to pay an excess under Emergency medical and associated expenses - Section 2.

## Health conditions and health exclusions

These apply to Cancellation or curtailment charges - Section 1, Emergency medical and associated expenses - Section 2 and Personal accident - Section 7.

It is very important that you read the following carefully as they apply to all people to be covered under the policy.

If at the time of purchasing this insurance or booking your journey (whichever is later) you have any existing medical conditions, you should discuss your travel plans in advance with your doctor.

- 1 You will be covered for claims arising directly or indirectly from any existing medical conditions, so long as your doctor can confirm that at the time of purchasing the insurance or booking the journey (whichever is later):

- you were fit to travel;
- your medical condition(s) were stable and there was no sign they would get worse;
- you had not been diagnosed as suffering from a terminal illness
- you did not know that you would need medical treatment or consultation at any medical facility during your journey;

If you need to make a claim arising directly or indirectly from any existing medical conditions, your doctor will be asked to confirm all of the above in writing.

- 2 You will not be covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had asked for their advice before beginning your journey.
- 3 You will not be covered if you travel specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

#### Changes in health for annual multi-trip customers

If your health changes after taking out this insurance and the change means that your doctor would no longer be able to confirm all the points listed under 1 above, you can:

- make a cancellation claim for any journeys booked before the change in health, or
- still travel on any pre-booked journeys or new journey bookings but this policy would not cover you for any medical and associated expenses, cancellation or curtailment or personal accident claims that are directly or indirectly related to any of your existing medical conditions, or
- cancel the policy and receive a proportionate refund so long as you have not made a claim or intend to make one.

## Notes

### Level of medical cover provided

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**.

### Annual multi-trip policy renewals

At the expiry of **your period of cover**, the terms of **your cover** and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all. If **you** book a **journey** that does not start until after the expiry date of **your policy**, **you** may find that the cover provided for that **journey** will change when the policy renews.

### Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

## General exclusions

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims under the Emergency medical and associated expenses - Section 2 and Personal accident - section 7) or weapons of mass destruction.
- 2 Any **epidemic** or **pandemic**, except as expressly covered under Cancellation or curtailment charges – Section 1, Emergency medical and associated expenses – Section 2 and Winter sports cover – Section 16.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organization or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).

- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 15 Something that happened before **your** policy or travel tickets for **your journey** were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing.
- 16 **You** taking part in any sports or leisure activity unless:
  - it is listed as covered (see page 10); or
  - it is not listed, but **we** have confirmed in writing that it is covered.
- 17 **You** taking part in **winter sports** unless:
  - **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle shows that **winter sports** cover applies; and
  - the **winter sports** activity is listed as covered (see page 11); or
  - it is not listed, but **we** have confirmed in writing that it is covered.

### Note

Under some sections of the policy **you** will be responsible for paying the first part of the claim. The amount **you** have to pay is the **excess**. Please refer to 'Important Information' on pages 4-6 for further details.

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK, Channel Islands** or the Isle of Man.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid confirmation or policy schedule issued by Eurotunnel Le Shuttle.
- 4 **You** accept that **we** will not extend the **period of cover**:
  - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days or **you** know **you** will be making a claim.
  - for annual multi-trip cover beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on pages 17-19 for more information.
- 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.

- 7 For annual multi-trip cover: **you** are not aged 70 or over at the start date of **your** policy.

### We have the right to do the following:

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and confirmation or policy schedule issued by Eurotunnel Le Shuttle. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** for any reason other than those specified in section 1 of this policy:
  - All cover provided on **your** single trip or one-way trip policy will be cancelled without refunding **your** premium.
  - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 13 Make settlement of **your** claim in pounds sterling.

## Making a claim

To claim, please visit the website: [www.azgatravelclaims.com](http://www.azgatravelclaims.com)

This will lead you to our online claims notification service where you can complete an online claim form.

Alternatively, please phone 020 8666 9218.

Write to: Allianz Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE.

Email: [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

### For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

### Cancellation or curtailment

- If you need to curtail your journey call within your home country 020 8666 9219, outside your home country +44 20 8666 9219, immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- Detailed account of the circumstances and weather conditions that led to you not getting to your outward departure point, together with supporting evidence from the public transport provider or motoring authority.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

### Medical expenses

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

### If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if your passport is stolen.

### Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with your network provider and obtain written confirmation from them.

### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carriers' report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

### Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### Missed departure

- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

### Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

### Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

### Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing your claim.
- Any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- Full details of any witnesses, providing written statements where available.

### Avalanche and landslide

- Written confirmation from your tour operator or the relevant authority confirming the events.

### Camping and caravan

- Written confirmation from your tour operator or accommodation provider confirming the dates your caravan was unusable.

### Pet cover

- All veterinary and kennel bills.

### Business cover

- All appropriate evidence requested under the headings 'Personal possessions and Personal Money' and 'Medical expenses' in this section.

### Winter sports

#### Ski pack

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

#### Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal Money' in this section.
- All hire receipts and baggage labels / tags.

#### Delayed ski equipment

- A written report from your airline or other carrier if your ski equipment is delayed or misdirected.

#### Piste closure

- Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

## Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

### Step 1

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Phone: 020 8603 9853 (9am-5pm Monday to Friday)

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply us with your name, address, confirmation or policy schedule number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

### Step 1

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 12 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£5,000** in total (including up to **£150** in total for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover in the following necessary and unavoidable circumstances:

#### Cancellation

If **you** cancel **your journey** before it begins because of reasons beyond **your** control and which happen after the date **your** policy or travel tickets for **your journey** were bought (whichever is later).

**You** will also be covered for the following if they arise as a result of an **epidemic** or **pandemic** (such as COVID-19):

- The death, serious injury or serious illness of **you**, a **travelling companion** or a **relative** of **you** or a **travelling companion**;
- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.

#### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- The death, serious injury or serious illness of:
  - 1 **you**;
  - 2 a **travelling companion**;
  - 3 a **relative** of **you** or a **travelling companion**;
  - 4 someone **you** were going to stay with; or
  - 5 a **business associate** of **you** or a **travelling companion**

#### Note

For 1, 2, and 3 above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.

- **You** are injured or ill and are in hospital for the rest of **your journey**.
- Severe weather in the **UK** or France stops **you** from making **your outward journey** from the **UK** or being able to continue **your booked journey** within France.
- **Your passport** is lost or stolen after check-in at **your departure point** and this prevents **you** from making **your outward journey** from the **UK**.
- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

#### Note

**We** will calculate curtailment claims either from the date **you** are prevented from making **your** outward journey from the **UK**, the date it is necessary for **you** to return to **your home** country or the date **you** are either held in **quarantine** or are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

An **excess** of **£50** (£10 for deposit only claims).

Any condition stated under the Health conditions and health exclusions on pages 13-14.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees. The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

### WHAT YOU ARE NOT COVERED FOR

Anything caused by:

- **you** not having the correct passport or visa;
- **your carriers'** refusal to allow **you** to travel for any reason, other than those shown as being covered;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This only applies to annual multi-trip policies where travel is not via Eurotunnel Le Shuttle.

#### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

#### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel. The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned. **You** travelling on a motorcycle, unless the rider holds a valid **UK**, **Channel Islands** or **Isle of Man** motorcycle licence and all **persons insured** are wearing crash helmets.

Please refer to sections **General exclusions**, **Conditions** and **Making a claim** that also apply.



## Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 12 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**).

#### Cover outside your home country

Up to **£10 million** in total for reasonable fees or charges **you** incur for:

- **Treatment**  
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**  
**Your** repatriation to **your home** country if medically necessary.
- **Transport and accommodation**  
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**  
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.
- **Search and rescue**  
Mountain search and rescue services when deemed medically necessary.

**We** will also pay:

- **In-patient benefit**  
**£20** for each 24-hour period that **you** are in hospital as an in-patient up to **£1,000** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**  
Up to **£200** for emergency dental treatment to relieve sudden pain.
- **Excursions**  
Up to **£150** in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cover outside your home country (except In-patient benefit and Excursions)

An **excess** of **£50**, unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on pages 12-13 for more information).  
The cost of replacing any medication **you** were using when **you** began **your journey**.

#### Under Cover outside your home country

Any condition stated under the health conditions and health exclusions on pages 13-14.  
Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands or Isle of Man** motorcycle licence and all **persons insured** are wearing crash helmets.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section. Services or treatments **you** receive within **your home** country.

#### Under Cover outside your home country - Treatment

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

#### Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Loss of passport - Section 3

### WHAT YOU ARE COVERED FOR

**We** will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

#### Costs for issuing a temporary passport

Up to **£250** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

#### Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed on **your journey**.

### WHAT YOU ARE NOT COVERED FOR

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Delayed personal possessions - Section 4

### WHAT YOU ARE COVERED FOR

Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables, business samples, computer equipment** and **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### Note

**You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions section.

### WHAT YOU ARE NOT COVERED FOR

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Personal possessions - Section 5

### WHAT YOU ARE COVERED FOR

#### Personal possessions

Up to £1,500 in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey** (this does not include passport (see section 3), **personal money** (see section 6), **camping equipment** (see section 13), **business samples** (see section 15) and **ski equipment** (see section 16)).

The most we will pay for **valuables** is £300 in total whether jointly owned or not. There is also a single article, **pair or set** limit of £300.

#### Shopping

Up to £500 in total for **your shopping** if damaged, stolen, lost or destroyed on **your journey**.

#### Note

It will be our decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

#### An excess of £50.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following:

- items for which **you** are unable to provide a receipt or other proof of purchase;
- films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **personal possessions** and **shopping** unless they are on **your person**, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle;

- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are on **your person** all the time;
- **valuables** unless they are on **your person** or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses, unless following fire or theft;
- bonds, share certificates, guarantees or documents of any kind.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Personal money - Section 6

### WHAT YOU ARE COVERED FOR

Up to £500 for loss or theft of **your personal money** (but no more than £250 in cash in total, whether jointly owned or not) while on **your journey**.

### WHAT YOU ARE NOT COVERED FOR

#### An excess of £50.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency. Loss or theft of **personal money**, unless it is on **your person**, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**. Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Personal accident - Section 7

### WHAT YOU ARE COVERED FOR

We will pay **you** or **your personal representative** one of the following amounts for an **accident** during **your journey**.

#### Death

£20,000 for death. (We will not pay more than £2,500 if **you** are aged 16 or under or aged 76 or over at the time of the **accident**.)

#### Permanent loss

£20,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

#### Physical disablement

£20,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 16 or under or aged 76 or over at the time of the **accident**.)

#### Note

Death benefit payments will be made to **your personal representative**.

### WHAT YOU ARE NOT COVERED FOR

Any condition stated under the health conditions and health exclusions on pages 13-14.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Missed departure - Section 8

### WHAT YOU ARE COVERED FOR

We will pay up to **£500** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** and the cost of **your** unused Disneyland Paris day passes, if **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Failure to return **your** unused Disneyland Paris day passes to us. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This only applies to annual multi-trip policies where travel is not via Eurotunnel Le Shuttle.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

## Delayed departure - Section 9

### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

**Delay**

**£30** after the first full 10 hours of delay and **£30** after each extra delay of 10 hours up to **£250** in total; or

**Abandonment**

Up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 10 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

### WHAT YOU ARE NOT COVERED FOR

**Under Delay and Abandonment**

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This only applies to annual multi-trip policies where travel is not via Eurotunnel Le Shuttle.

**Under Abandonment**

An **excess** of **£50**.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

## Personal liability - Section 10

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

### WHAT YOU ARE COVERED FOR

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

**Note**

Inform **us** as soon as **you** or **your** personal representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **£250**.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **you** owning, hiring or using any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

Please refer to sections **General exclusions, Conditions and Making a claim** that also apply.

## Legal expenses - Section 11

You can call our legal helpline for advice on a travel related legal problem to do with your journey.

Phone +44 (0)20 8603 9804

### WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- nominate an **appointed adviser** to act for you. If you and we cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£25,000 legal costs** for **legal action** for you (but not more than **£50,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

#### Note

- you must conduct your claim in the way requested by the **appointed adviser**;
- you must keep us and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to you;
- we will not be bound by any promises or undertakings which you give to the **appointed adviser**, or which you give to any person about payment of fees or expenses, without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

### WHAT YOU ARE NOT COVERED FOR

#### Any claim:

- not reported to us within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between you and members of the same household, a **relative**, a **travelling companion**, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the **insurer**, another **person insured** under this policy or our agent.

#### Legal costs:

- for **legal action** that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs **legal costs** that we have paid must be repaid to us and all **legal costs** will become your responsibility;
- if we, you or your **appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. We will be entitled to receive such costs from the compensation you receive. Any repayment to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
- awarded as a personal penalty against you or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to sections **General exclusions**, **Conditions** and **Making a claim** that also apply.

## Avalanche and Landslide - Section 12

### WHAT YOU ARE COVERED FOR

We will pay up to **£50** for each full 24-hour period, up to **£200** in total, for extra transport and accommodation costs which you have to pay to get to your **journey** destination or back to your **home** country because of an avalanche or landslide in your resort.

### WHAT YOU ARE NOT COVERED FOR

Compensation, unless you get a letter from the relevant authority or your tour operator's representative confirming the events. Compensation, which you can get from the company providing accommodation, your tour operator or anywhere else.

Please refer to sections **General exclusions**, **Conditions** and **Making a claim** that also apply.

## Camping and Caravan - Section 13

### WHAT YOU ARE COVERED FOR

#### Camping equipment

We will pay up to **£500** in total for **camping equipment** owned or hired by you that is damaged, stolen, lost or destroyed on your journey.

#### Note

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

#### Extra transport and accommodation costs

We will pay **£50** for each full 24-hour period, up to **£200** in total, for reasonable extra transport and accommodation costs that you have to pay, if your caravan is unusable because of a flood at your pre-booked resort.

### WHAT YOU ARE NOT COVERED FOR

#### Under Camping equipment

An excess of **£50**.

Loss or damage due to climate, wear and tear, loss in value, process of cleaning, moths or vermin.

Loss or theft of, or damage to the following:

- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- property specifically covered by other insurance

#### Under Extra transport and accommodation costs

Compensation, unless you get a letter from the relevant authority or your tour operator's representative confirming the dates that your caravan was unusable.

Compensation, which you can get from the company providing accommodation, your tour operator or anywhere else.

Please refer to sections **General exclusions**, **Conditions** and **Making a claim** that also apply.

## Pet cover - Section 14

### WHAT YOU ARE COVERED FOR

We will pay you or your legal representative for the following necessary emergency expenses for your **pet** during your journey.

#### Veterinary fees

Up to **£200** in total for reasonable veterinary fees or charges to treat your **pet**.

#### Extended boarding fees

If you are taken into hospital as an in-patient during your journey and are unable to look after your **pet**, we will pay **£15** for each full 24-hour period that your **pet** has to board in a kennel or cattery, up to **£300** in total.

## WHAT YOU ARE NOT COVERED FOR

### Under Veterinary fees

An excess of £50.

Any claim caused by:

- your pet not having a recommended vaccination,
- a condition which your pet had been diagnosed with before you began your journey,
- the loss or failure of identity microchip,
- pregnancy of your pet.

Costs which are not directly related to the condition that caused the claim.

Costs for cosmetic or non-emergency surgery or treatment.

### Under Extended boarding fees

Any costs where you are not covered under in patient benefit under Emergency medical and associated expenses - section 2 on pages 23-24.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Business cover - Section 15

### WHAT YOU ARE COVERED FOR

#### Replacement employee

We will pay up to £1,500 for extra transport and accommodation costs for a business associate to replace you if you are sick or injured for more than three days while on a journey for business purposes.

#### Business samples

We will pay up to £500 in total for your business samples if damaged, stolen, lost or destroyed on your journey.

### WHAT YOU ARE NOT COVERED FOR

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions- section 5.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Winter sports cover - Section 16

This section applies if the appropriate premium has been paid and is shown on your confirmation or policy schedule issued by Eurotunnel Le Shuttle.

### WHAT YOU ARE COVERED FOR

#### Ski pack

We will pay up to £250 in total for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:

- you have to cancel or curtail your journey.
- you cannot ski because of an injury or illness (including being diagnosed with an epidemic or pandemic disease such as COVID-19) during your journey.

#### Delayed Ski equipment

We will pay up to £25 for each full day up to £250 in total for the hire of alternative ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination; or

#### Ski equipment

We will pay up to £500 in total for your ski equipment (including ski equipment you are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on your journey.

There is also a single article limit of £300, whether jointly owned or not.

#### Note

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

#### Piste closure

We will pay one of the following, if it is not possible for you to ski or snow board at your pre-booked ski resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions.

- Up to £25 for each full day up to £250 in total for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- Up to £25 for each full day up to £250 in total if no other resort is available.

## WHAT YOU ARE NOT COVERED FOR

### Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2.

### Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

### Under Piste closure

Any compensation for the first full 24 hours at your booked ski resort. Any journey in your home country.

Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey. Compensation which you can get from your tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.

Any journey that takes place outside a recognised ski resort or the official resort opening dates.

Please refer to sections General exclusions, Conditions and Making a claim that also apply.

## Summary of cover - European Motor Breakdown

The following is only a summary of the main cover limits. The limits shown are for each **insured vehicle**, for each **journey** unless otherwise shown. **You** should read the rest of this policy for the full terms and conditions.

Silver cover	Limit (up to)	Page
1 Car hire before you leave	£100 / day, max £1,000	46
2 Roadside assistance and emergency repairs - Roadside repair / recovery - Garage labour costs	£2,000 £100	46-48
3 Location and despatch of spare parts	Reasonable costs	48-49
4 Emergency car hire and alternative travel - Car hire daily limit	£1,000 £100	49-50
5 Emergency accommodation	£40 / person / night, max £400 / party / trip	51
6 Break-in	£175	51
7 Vehicle repatriation	Up to current market value of insured vehicle	52
8 Camping trips - Bed and breakfast limit	max £400 / party / trip £40 / person / night	52-54
9 Legal expenses - Travel and accommodation limit - Bail bond limit	£10,000 £250 / person £1,000	55-57
10 Parts and additional labour	No cover	57-59

### Note

- Overall claim limit £2,000 for **your party**, per trip (excluding Vehicle repatriation - Section 6 and Legal expenses - Section 9).
- No excess is applicable to European Motor Breakdown cover.
- Silver cover is only available for **vehicles** aged 14 years of age or under at date of travel (the vehicle must be less than 15 years old during the **period of cover**).

The following is only a summary of the main cover limits. The limits shown are for each **insured vehicle**, for each **journey** unless otherwise shown. If **you** have chosen Gold cover, this will be shown on the Insurance confirmation or policy schedule issued by Eurotunnel Le Shuttle. **You** should read the rest of this policy for the full terms and conditions.

Gold cover	Limit (up to)	Page
1 Car hire before you leave	£100 / day, max £1,000	46
2 Roadside assistance and emergency repairs - Roadside repair / recovery - Garage labour costs	£3,000 £200	46-48
3 Location and despatch of spare parts	Reasonable costs	48-49
4 Emergency car hire and alternative travel - Car hire daily limit	£1,500 £150	49-50
5 Emergency accommodation	£70 / person / night, max £600 / party / trip	51
6 Break-in	£250	51
7 Vehicle repatriation	Up to current market value of insured vehicle	52
8 Camping trips - Bed and breakfast limit	max £600 / party / trip £70 / person / night,	52-54
9 Legal expenses - Travel and accommodation limit - Bail bond limit	£20,000 £250 / person £1,000	55-57
10 Parts and additional labour	£500 / trip (including VAT)	57-59

### Note

- Overall claim limit £3,000 for **your party**, per trip (excluding Vehicle repatriation - Section 6, Legal expenses - Section 9 and Parts and additional labour - Section 10).
- No excess is applicable to European Motor Breakdown cover.
- Gold cover is only available for a private car, light van or people carrier 10 years of age or under at date of travel (the vehicle must be less than 11 years old during the **period of cover**).

## Important information about your European Motor Breakdown Cover

European Breakdown Cover is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Assistance.

**We** will pay for any claim **you** make which is covered by this policy and happens during the **period of cover**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **insured vehicle**

**We** reserve the right to accept or refuse an application for new or extended cover.

## What to do if you need assistance

Before **you** call anyone:

- 1 If possible try and stop in a safe place out of the way of traffic.
- 2 Switch on hazard warning lights and sidelights.
- 3 Place warning triangle behind vehicle in a clearly visible position
  - Roads: approximately 30 metres behind
  - European motorways: approximately 100 metres behind
  - UK motorways: do not use a warning triangle as this is illegal for safety reasons
- 4 Get all occupants to a place of safety away from moving traffic.

### European autoroute restrictions:

Autoroutes in France and certain other European countries are privately managed, which prevents **us** from assisting **you** if **you** break down on the autoroute/service area.

- 1 If **you** can get to an emergency telephone box, please press the button and the police or authorised autoroute assistance service will send assistance to **your** location
- 2 If **you** are in France using a public phone, please dial 17 or, from a mobile phone, dial 112 (numbers may vary in other countries).
- 3 Once **you** have been towed off the autoroute/service area, call **our** 24-hour helpline for further assistance as soon as possible. Any costs incurred for recovery from the Autoroute can be claimed back from **us**.

### Note

When driving in France it is compulsory to have a warning triangle, high visibility vest, spare bulbs, headlight kit and a breathalyser set. Other European countries also have requirements. To find out more, and to ensure **you** stay legal whilst driving abroad, please check before **you** travel.

### What to do elsewhere in France or the rest of Europe:

Call **our** 24-hour Operations Centre for assistance –  
UK +44 (0)20 8603 9467

### For motor legal expenses:

Call **our** 24-hour legal helpline –  
UK +44 (0)20 8603 9804

### If you have had an accident:

If **you** have a road traffic accident, **you** must supply **your vehicle's** motor insurance details to **us** when **we** ask for this information. **You** must report the **accident** to **your** insurer as instructions for the repair, recovery or repatriation of **your vehicle** can only be taken from them.

If **you** do not supply **us** with the details of valid motor vehicle insurance, **we** reserve the right not to provide **you** with assistance.

#### Please be ready to tell us:

- 1 **Your** confirmation or policy schedule number and whether **you** have purchased Silver or Gold cover
- 2 **Your** exact location, if possible
- 3 A contact telephone number, if possible
- 4 **Your vehicle's** make, model and registration number
- 5 **Your** credit card details. These are only required for emergency vehicle hire or if **you** ask **us** to make arrangements on **your** behalf which are not covered by the policy or if arrangements exceed policy limits

**Mobile phones and public telephones** – Mobile phones are convenient but can be expensive. Even if **you** ask someone to call **you** back on **your** mobile, **you** may still have to pay for the call. **Your** supplier may also bill **you** for any calls made on a freephone number. These costs are not covered under **your** policy in any circumstances. Note: Mobile phone networks and coverage in Europe may at times be less stable than in the UK. It may be necessary to use landline telephones in certain locations. Public telephones may be coin or card operated, but card only telephones are increasingly common. Pre-paid cards can generally be purchased at post offices and tobacconists. In France only those phone boxes displaying the blue bell sign can receive incoming calls.

**Checklist** – Make sure that **you** have the following original documents and other items with **you** and have familiarised yourself with the Terms and Conditions of **your** policy.

- Credit/Debit card – see below
- Motor insurance certificate/Green Card (contact **your** motor insurer before taking a vehicle out of the UK to find out if **you** need a Green Card or to upgrade to fully comprehensive insurance)
- Vehicle registration document
- Driving licence – see below
- Spare set of car keys
- Passport
- Insurance confirmation or policy schedule issued by Eurotunnel Le Shuttle – see below
- International driving permit (where necessary)
- Check policy details are correct
- Read policy booklet

### Don't forget

Always carry **your** insurance confirmation or policy schedule issued by Eurotunnel Le Shuttle. If **you** cannot provide a valid confirmation or policy schedule number, **we** reserve the right to refuse to arrange service and cover will not apply.

When **you** contact **us** for help it is important **you** follow the procedures **we** give **you**. If **you** contact a garage direct, **you** will have to settle their bill and **we** will be under no obligation to reimburse **you**. But see special note on calling for assistance from a motorway.

A credit card must be available if the emergency car hire benefit is used; the car hire company will validate **your** card and will ask for a security deposit. Debit cards are not accepted for this purpose.

A driving licence must be available if the emergency car hire benefit is used; the car hire company will expect to see **your** original driving licence.

### Important limitations of service

There are differences between the service **you** normally receive with **your** regular domestic motor breakdown service and the service **we** are able to arrange for **you** when **you** are travelling overseas within Europe. The list below is not intended to be exhaustive nor does it replace the terms and conditions of the cover provided or other information given within this booklet. However, it will highlight some of the key areas and cultural differences.

- Eurotunnel Le Shuttle European Motor Breakdown Cover is not an extension of **your** regular domestic motor breakdown service into Europe but is subject to the terms and conditions as shown within this policy booklet.
- Roadside Assistance will usually be provided through a garage.
- European garage mechanics and patrols are unlikely to speak English. If **you** need help, call **us**.
- National holidays and working hours vary throughout Europe and are different to the UK. This will impact on the service **we** are able to provide to **you** especially during busy periods.
- Third party service providers including garages, repairers, recovery operators, car hire companies, etc are not approved by **us** and do not act as **our** agents.
- **We** cannot be held liable for any acts or omissions of any such garages or other third parties.
- Any advice regarding the cost of repairs provided by **us** will be indicative only and it is **your** responsibility to ensure that **you** have received and understood the quotation given by the repairer before agreeing to any work to be carried out.
- While **we** will try to source a replacement vehicle that meets **your** needs, **we** cannot guarantee replacement vehicles of a specific make, model or type. Please see page 50.
- If spare parts are not available locally, this will impact on the time taken for a repair.
- Any goods being carried remain **your** responsibility.
- **Your vehicle** will usually be brought back unaccompanied.
- Vehicle repatriation from Western Europe will take on average 8–14 working days. At busy periods and from further destinations, repatriation may take longer.
- We will not cover any additional costs incurred as a consequence of an animal travelling with **you** or **your party**.
- Nothing shall limit **our** liability to **you** in the event of death or serious injury caused by **our** negligence.

### Motor vehicle insurance

Eurotunnel Le Shuttle European Motor Breakdown Cover is not motor vehicle insurance. It is **your** responsibility to check with **your** motor insurers to extend **your** motor vehicle insurance to provide overseas cover. Failure to do so may reduce **your** cover to the national legal minimum level of motor insurance in the countries **you** are visiting. If **you** have a road traffic accident, **you** must supply **your** motor vehicle insurance details to **us** when we ask for this information. The incident must be reported to the **insurer** as instructions for the repair, recovery or repatriation of **your vehicle** can only be taken from them. If **you** do not supply **us** with the details of valid motor vehicle insurance for **your vehicle** at any time when **we** ask **you** for this information, **we** reserve the right not to provide **you** with assistance. **You** must advise **us** if **your vehicle** has a mechanical warranty. While **we** will provide initial assistance at the roadside, it is **your** responsibility to ensure that any subsequent repairs are in accordance with and do not invalidate **your vehicle** warranty.

### Your right to cancel

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation or policy schedule number issued by Eurotunnel Le Shuttle for a refund of **your** premium.

**You** can contact Eurotunnel Le Shuttle travel insurance by phoning +44 (0)3457 35 35 35.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** are entitled to recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Declaration

Eurotunnel Le Shuttle European Motor Breakdown Cover contains vehicle and health restrictions. **You** must be able to make the following declaration for yourself, anyone travelling with **you**, or anyone else on whom the trip may depend.

As far as I know the following apply:

- 1 (all sections)
  - a My vehicle is eligible for Eurotunnel Le Shuttle European Motor Breakdown Cover and has been regularly serviced and maintained according to the manufacturer's instructions and I am not aware of any electrical, mechanical or other vehicle problem which may interrupt my trip;
  - b If my vehicle is specially adapted for me or for any member of my party, I will make the **insurer** aware of this at the time of the request for assistance.
- 2 (Section 7 Only – Replacement Driver)  
I am not aware of any pre-existing medical condition that could affect the ability of the main driver or drivers to drive my vehicle.

**Note:** **You** must tell **us** any facts **we** ask for in the declaration and which could affect this insurance. If **you** do not, **you** may not be fully covered. In particular, **you** must give **us** any information which may influence **our** decision to provide or continue **your** cover (for example, **your** health or that of the main driver(s)).

## Definition of words

When the following words and phrases appear in the policy, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

An incident which has rendered **your vehicle** undriveable or unsafe to drive.

### Annual multi-trip cover

Where purchased, provides cover for an unlimited number of motoring trips in **your vehicle** within the dates specified on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle. An eligible caravan or trailer, which is being towed, may be covered at an extra premium. Each trip must not exceed 31 days duration in total. This period runs from the time **you** leave **home** to **your** return **home**. **We** will only accept up to three separate assistance requests within **your period of cover**. This is designed to protect the majority of customers by making sure excessive use by a small minority is avoided. If **you** reach this limit of three separate assistance requests, **we** reserve the right to refuse to meet any further assistance requests and/or to refuse to provide any further assistance during the **period of cover** and/or to refuse to offer renewal of the cover on its expiry.

### Breakdown

The unexpected complete immobilisation of **your vehicle** due to mechanical disruption, which affects the mobility or security of **your vehicle** or renders it unsafe to drive.

### Home

**Your** permanent residential address in the UK.

### Insurer

AWP P&C SA.

### One-way trip

Cover applying to an outward journey to a destination within the Geographical limits that will cease upon arrival at such destination. If it is **your** intention to make a return trip within 31 days, cover must be taken for the complete trip and not just for the outward journey.

### Period of cover

The number of days **you** will be travelling as declared by **you** at the time of purchase and shown on the confirmation or policy schedule issued by Eurotunnel Le Shuttle. Cover will commence up to seven days before the intended departure date as shown on the confirmation or policy schedule. **You** must take cover for the whole duration of **your trip**, (unless purchased as a **one-way trip**), but cover will finish either at the end of the period shown or as soon as **you** return home, even if this is earlier than the period shown. **We** may agree to extend this period, if **your** return is unavoidably delayed.

### We/us

Allianz Assistance which administers the insurance on behalf of the insurer.

### You/your

The person named on the confirmation or policy schedule issued by Eurotunnel Le Shuttle, who acts on behalf of **your party** and who remains with **your vehicle** for the whole duration of **your trip**.

### Your party

The total number of people declared by **you** at the time of purchase and shown on the confirmation or policy schedule issued by Eurotunnel Le Shuttle. **We** will only cover people who are travelling with **you** for the whole duration of **your trip**, to and from the UK.

### Your trip

**Your** journey overseas with **your vehicle** within the **period of cover**, starting and ending in the UK. **We** will only cover **you** within **your home** country for a direct journey to or from the seaport or Eurotunnel Le Shuttle European terminal.

### Your vehicle

The vehicle **you** are using for **your trip**. If **you** pay the applicable towing supplement **we** will also cover a towed trailer/caravan. All vehicles including trailers and caravans must comply with vehicles specified under "WE COVER THE FOLLOWING VEHICLES," see below.

### WE COVER THE FOLLOWING VEHICLES

For **Silver cover**, vehicles must be less than 15 years old during the **period of cover**. For **Gold cover**, vehicles must be less than 11 years old during the **period of cover**:

- Motorcycles over 200cc (Silver cover only)
- Private cars, light vans and people carriers (up to a max of 8 seats)
- Campervans and motorcaravans (Silver cover only)
- Caravans, luggage trailers, camping trailers and trailer tents of proprietary make only. Must carry a spare wheel and tyre. Towing supplement as applicable. (Silver cover only)

**We** cover vehicles shown above provided that they comply with the limitations and are within the vehicle type, weight and size restrictions and other conditions as set out below.

Vehicle occupants	The number of passengers must not be more than the vehicle is designed to carry and for whom seats and restraints are fitted and in all cases the maximum number <b>we</b> cover is eight people including the driver and infants.
Vehicle attachments	The trailer, caravan and its load, including any attachments such as towing equipment, any carriers or racks (e.g. bike or luggage), or anything else attached to the vehicle or the carriers/racks, must also comply with the size and weight restrictions below.
Weight and size	Max. vehicle weight: 3.5 tonnes (3500kgs) gross vehicle laden weight Max. vehicle length: 7m (23ft) Max. vehicle width: 2.3m (7ft 6in) Max. vehicle height: 3m (9ft 10in)

All vehicles must be permanently registered in the UK, be built to manufacturer's specifications, hold a current MOT Certificate (where required), hold appropriate insurance for circulating overseas, be in a roadworthy condition at the start of **your trip** and used for private purposes only. **We** reserve the right to require an inspection of the vehicle to confirm its roadworthiness. **We** will not cover the carriage of goods/passengers for hire/reward for vehicles of any age. **We** will not cover personal effects/goods/vehicles/boats or other waterborne craft on or in **your vehicle/trailer** nor consider any consequential loss. These remain **your** responsibility at all times.

Any type of vehicle or trailer not mentioned above is not covered.

**You** must comply with legislation as to vehicle types, weight and dimensions which apply in the countries **you** are visiting and **we** cannot be liable for any loss whatsoever because **your vehicle** cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact **us** for advice before travel.

### The Cover

If **your vehicle** is stranded on the highway as a result of **breakdown** or **accident**, Eurotunnel Le Shuttle European Motor Breakdown Cover ("the cover") will provide, within the Geographical Limits, subject to all relevant terms, conditions and exclusions contained in this booklet, for the arrangement of emergency roadside assistance and, where appropriate, vehicle repatriation to the UK, emergency alternative travel or emergency accommodation assistance and legal expenses for **you** and **your party**.

The overall claim limit for Le Shuttle European Motor Breakdown cover per party, per trip is £2,000 for Silver cover or £3,000 for Gold cover. This excludes Vehicle repatriation - Section 6, Legal expenses - Section 9 and, if purchased, Parts and additional labour - Section 10).

## Car hire before you leave - Section 1

### WHAT YOU ARE COVERED FOR

The cost of hiring a replacement vehicle to allow **you** to continue with **your trip**, if as a result of fire, theft, accident or breakdown, occurring within 7 days of **your** intended departure date, **you** cannot use **your vehicle**. Maximum duration of hire is 10 days in total (including up to 7 days hire prior to departure, and any subsequent days car hire abroad). The maximum cover limit for **your party** is shown in **your** Summary of cover on pages 38 and 39.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle Motor Breakdown Cover overall claim limit as shown above.

### WHAT YOU ARE NOT COVERED FOR

- 1 Claims not supported by a garage confirming:
  - a the regular maintenance and servicing of **your vehicle**
  - b precise details of the **breakdown** or damage to **your vehicle**
  - c if **breakdown**, that it was sudden and unforeseen
  - d that repairs could not be effected before the start of **your trip**.
- 2 Claims arising from theft, fire or accident not supported by
  - a a police statement (if the police have been involved) and/or
  - b a letter from **your** motor vehicle insurers (unless third party cover only).

### NOTES

- a Hire must be of an equivalent or smaller vehicle
- b **You** must take all reasonable steps to complete the repairs to **your vehicle** before the start of **your trip**.
- c See limitations on car hire availability Section 4 on page 50.

## Roadside assistance and emergency repairs - Section 2

### WHAT YOU ARE COVERED FOR

**We** will arrange and pay for emergency assistance at the roadside from **your** planned departure date for the duration of **your trip** up to the maximum cover limit shown in **your** Summary of cover on pages 38 and 39. **We** will also pay up to the maximum cover limit shown for garage labour costs.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.



## WHAT YOU ARE NOT COVERED FOR

- 1 Any cost for replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- 2 Any costs for a locksmith, body glass, tyre or other specialist. If **we** consider that their services are needed, **we** will seek to arrange this on **your** behalf, but will not pay for the cost of the call out nor any repair.
- 3 Any costs for non-emergency repairs such as radios, CD players and heated rear windows.
- 4 Any non-essential repairs, damage to paintwork or other cosmetic repairs, or air conditioning or climate control faults which do not affect the mobility or security of **your vehicle** nor render it unsafe to drive.
- 5 Any costs resulting from failure to maintain or service **your vehicle** in accordance with manufacturer guidelines.
- 6 Any costs incurred because **you** are not carrying a spare set of vehicle keys or other vehicle access device (where a spare set of keys or second vehicle access device is supplied by the manufacturer) and a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" where this is supplied with the vehicle.
- 7 Any costs covered under **your vehicle's** warranty.
- 8 Any costs incurred where **your vehicle** is overloaded, used in rallying, off-road driving or in the Nurburgring or for motorsports.
- 9 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

### NOTES

- a **We** reserve the right to refuse to provide or arrange breakdown assistance services if **you** are not present at the scene of the **breakdown** or **accident**.
- b If **we** cannot arrange for a garage to accept **our** guarantee of costs, **we** will ask **you** to pay for any repairs undertaken at the time and reclaim insured costs when **you** return **home**.
- c **We** cannot guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake any necessary repair immediately.
- d Please pay careful attention to the note on pages 41-42 – Important Limitations of Service – regarding the nature of **our** relationship with the third party service providers such as garages, repairers and recovery agents.
- e If **you** insist on authorising lengthy or expensive repairs contrary to **our** advice, **we** reserve the right to refuse any further service.
- f **You** may have to pay the labour costs directly to the repairing garage and claim these back when you return **home** (please see the 'Claims procedure and conditions' section on pages 61-62). **You** will have to pay for labour costs over £100 and the costs of parts.

### NOTES

- g Any advice regarding the cost of repairs provided by **us** will be indicative only and it is **your** responsibility to ensure that **you** have received and understood the quotation given by the repairer before agreeing to any work to be carried out.
- h If **you** are not the owner of the vehicle, **you** must check with the owner before **you** authorise any repairs.
- i Repair costs can vary from those in the UK and may be more expensive.
- j Before **you** pay the bill and take **your vehicle** away from the garage, check the work carefully to make sure it is satisfactory. Report any problem to **us** immediately, while **you** are still overseas, as it may be very difficult for **you** to have a faulty repair corrected or to get any redress after **you** have paid the bill and returned **home**.
- k If the garage cannot complete the repairs within 8 hours or until after **your** planned return **home**, **you** must contact **us** to discuss **your** options. **You** must keep in touch with **us** to confirm any further entitlements under the benefits.
- l If **your vehicle** has left the highway and **you** ask for assistance when it is in a ditch, standing on soft ground, sand or shingle, or stuck in water or snow, any recovery to a place of safety **we** arrange for **you** will be at **your** cost.

## Location and despatch of spare parts - Section 3

### WHAT YOU ARE COVERED FOR

We will pay for the location and delivery costs of spare part(s) needed to complete repairs overseas if these parts cannot be sourced locally by the repairing garage.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

### WHAT YOU ARE NOT COVERED FOR

- 1 Any cost of replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- 2 Anything mentioned as not covered under Section 2 Roadside Assistance and Emergency Repair.
- 3 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

### NOTES

- a **We** will ask **you** to pay for any spare part(s) at the time they are ordered for **you**.
- b **We** cannot guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.
- c **We** are not liable for local variations in the cost of spare parts located overseas.
- d Standard UK spare parts may not be available locally and delays may occur in location and delivery from the UK.

## Emergency car hire and alternative travel arrangements - Section 4

If the repairer estimates that the repairs to **your vehicle** will take more than eight hours, **we** will cover **your** reasonable and necessary costs for alternative travel as set out below.

### WHAT YOU ARE COVERED FOR

Up to the maximum cover limits shown in **your** Summary of cover on pages 38 and 39 for additional expenses from one or a combination of:

- a Contribution towards car hire costs
- b Air fares (economy)
- c Rail fares (standard)
- d Local taxi fares
- e Any other transport equivalent to 2nd class rail fares

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

### WHAT YOU ARE NOT COVERED FOR

- 1 Any additional charges arising from **your** use of the hire vehicle such as fuel costs, any insurance excess charges, or additional hire costs if **you** keep **your vehicle** longer than the period of hire agreed with **us**. **You** must pay these costs direct to the hirer.
- 2 Any costs incurred if **you** leave the hire car at a different location to the one agreed with **us** or the hire company.
- 3 Any costs incurred following **your** return to **your home** in the UK.
- 4 Any additional costs incurred for **your** pet(s).
- 5 Anything mentioned as not covered under Section 2 - Roadside Assistance and Emergency Repair.
- 6 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

## NOTES

- a We cannot guarantee car hire availability or equivalent replacement for **your vehicle**. Multi purpose vehicles, four wheel drive vehicles, minibuses, vans, motorcycles and vehicles with automatic transmission in particular are difficult to hire.
- b We cannot guarantee replacement vehicles can be supplied with a tow bar, and therefore **your caravan or trailer** may be recovered with **your immobilised vehicle**.
- c We cannot arrange a replacement mobile caravan or trailer nor can we arrange for replacement roof boxes. Personal effects/goods/vehicles /boats or other waterborne craft carried in or on **your vehicle**, caravan or trailer remain **your responsibility** at all times.
- d Unless we agree otherwise with **you**, we will only cover hire car costs where we have arranged the hire. We cannot guarantee that hire cars will be available in all circumstances. **You** must be able to comply with the hirer's terms and conditions, which will include:
- production of a full driving licence including any endorsements, valid at the time of issue of the hire vehicle (some companies may require additional information). If **you** have a photocard style licence, **you** must carry the paper counterpart (D740) as well.
  - production of a credit card (see also the note on page 42 concerning acceptance of credit cards).
  - drivers must be within the hirer's minimum/maximum ages for the hire and comply with legislation in the country concerned and must have held a full driving licence for 12 months or more.
- e If **you** are travelling in an MPV or similar vehicle, we may have to arrange two hire cars. Otherwise we will make alternative travel arrangements.
- f Car hire companies' terms may change and do vary. The requirements listed above are not exhaustive and compliance with them does not guarantee availability of a hire car. If **you** do not comply with the hire company's terms or fail to return the vehicle to them as agreed, the hire company may take action against **you**.
- g In parts of Europe, hire cars are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders. If **you** do not follow **our**, or the hirer's instructions, **you** must pay any additional costs **you** incur.
- h For car hire or other alternative travel costs, wherever possible we will arrange and pay costs within the above overall limit. If the hirer will not accept our guarantee, we will ask **you** to pay and make a claim for these costs on **your return home**.
- i If **your vehicle** is specially adapted for **you** or **your party's** needs it is unlikely that we will be able to locate a similarly adapted vehicle overseas. We will seek with **you** to find a suitable alternative method of travel, within the benefit limit. Please pay careful attention to the note on page 42 – Important Limitations of Service – regarding the nature of **our** relationship with the third party service providers.

## Emergency accommodation - Section 5

If the repairer estimates that repairs to **your vehicle** will take more than eight hours, we will cover **your** reasonable and necessary costs for additional emergency accommodation as set out below.

### WHAT YOU ARE COVERED FOR

Additional costs over and above those **you** have budgeted for, for overnight accommodation the maximum cover limit is shown in **your** Summary of cover on pages 38 and 39.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

### WHAT YOU ARE NOT COVERED FOR

- 1 Meals, drinks, telephone calls and newspapers or any other costs incurred by **you** or **your party**. **You** must settle these direct with the hotel before leaving.
- 2 Costs which **you** would have paid, had no problem with **your vehicle** occurred.
- 3 Costs where the need for accommodation arises from the transport of any animal.
- 4 Costs for any animal's emergency accommodation.
- 5 Anything mentioned as not covered under Section 2, Roadside Assistance and Emergency Repair.
- 6 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

### NOTES

We will arrange and pay costs wherever possible. Where **our** guarantee is not accepted, **you** should pay and make a claim for these costs on **your return home**.

## Break in - Section 6

### WHAT YOU ARE COVERED FOR

In the event of theft or attempted theft of **your vehicle** or the contents contained in **your vehicle** during **your trip**, we will pay up to the maximum cover limit shown in **your** Summary of cover on pages 38 and 39 for immediate emergency repairs and/or replacement parts which are necessary to place **your vehicle** in a secure condition to continue **your trip**.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

### WHAT YOU ARE NOT COVERED FOR

- 1 Damage to paintwork and other cosmetic items.
- 2 Costs incurred after **your return home**.
- 3 Anything mentioned as not covered under Section 2, Roadside Assistance and Emergency Repair.
- 4 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances.

## Vehicle repatriation - Section 7

If repairs cannot be completed in time for **your planned return home**

### WHAT YOU ARE COVERED FOR

The cost of unaccompanied repatriation for **your vehicle** to **your home**, or nominated vehicle repairer in the UK, up to the current market value of **your vehicle**.

We will also cover any reasonable storage charges incurred in the repatriation. We may, at our discretion and depending on circumstances, arrange and agree with **you** an alternative method of repatriation and cover reasonable costs, as follows:

- If repairs are started but not completed before **your planned return home**, we will arrange with **you** and pay for one person's reasonable travel and accommodation costs to go directly overseas to collect **your vehicle**.
- If the treating doctor overseas certifies in writing that the only driver in **your party** is unfit to drive, we will arrange and pay for a replacement driver (but excluding the cost of fuel and tolls) to bring **your vehicle home**. When bringing **your vehicle home**, we may also at our discretion transport those members of **your party** who are fit to return and for whom there are enough seats, taking into account that used by the replacement driver.

**Note:** all costs met under this section (but excluding the cost of unaccompanied vehicle repatriation) form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

## WHAT YOU ARE NOT COVERED FOR

- 1 Repatriation of **your vehicle** if **we** calculate it to be beyond commercial economic repair. **We** will never pay more than the value of **your vehicle** to bring it home. If **we** advise **you** that **your vehicle** is beyond commercial economic repair, **we** will give **you** up to 8 weeks after the original incident to agree suitable alternative arrangements with **us** for the repatriation or disposal of **your vehicle**. If **we** have no agreement after 8 weeks, **we** will consider **you** have authorised **us** to dispose of **your vehicle**.
- 2 Repatriation where **your vehicle** only needs minor or inexpensive repairs. **We** may agree vehicle collection with **you** in these circumstances if repairs cannot be completed by **your** booked return date.
- 3 Repatriation where the local garage can complete repairs before **your** return date.
- 4 Any losses resulting from delay in recovering **your vehicle**.
- 5 The cost of additional transit risk insurance. **You** should contact **your** motor vehicle insurers to ensure **you** have any additional cover required.
- 6 The replacement cost of **your vehicle** or any salvage money if **your vehicle** is beyond commercial economic repair.
- 7 Transportation costs for a repaired vehicle.
- 8 Separate transportation costs for personal effects/goods/ vehicles/ boats or other waterborne craft carried in or on **your** vehicle/trailer. These remain **your** responsibility at all times.
- 9 Any repair costs after **we** have repatriated **your vehicle** to **your** home or chosen garage in the UK.
- 10 Any claim for the cost of a replacement driver where the only driver in **your party** cannot comply with the declaration shown on page 43.
- 11 Medical repatriation costs for **you** if **you** are unfit to drive. All **your** arrangements must be made for **you** by **your** personal travel insurer.
- 12 Any claim for vehicle collection costs where the overseas garage has not started the necessary repairs to put **your** vehicle back on the road before **you** return home.
- 13 Any additional costs incurred for **your** pet.
- 14 Anything mentioned as not covered under Section 2, Roadside Assistance and Emergency Repair.
- 15 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

## NOTES

- a If the garage dismantles **your vehicle** for repairs, which are then halted for any reason, neither **we**, nor the garage will accept responsibility for any parts returned in **your vehicle**.
- b The baggage in **your vehicle** always remains **your** responsibility and any items left with the vehicle for repatriation are left at **your** own risk.
- c The cost of repatriation is limited to the current market value of **your vehicle** (calculated with reference to recognised trade guide books and the UK market). If **we** have any doubt as to whether **your vehicle** will be economic to repair **we** reserve the right to arrange a vehicle inspection.
- d If **your vehicle** has been involved in an **accident** which could be subject to a claim involving **your** motor vehicle insurers, **we** reserve the right to obtain their formal agreement before **we** arrange the repatriation of **your vehicle** and to negotiate with them to reclaim a proportion of the costs incurred.
- e When vehicle repatriation is arranged delivery of the vehicle may take 8–14 working days from Western European countries. At busy periods or from farther destinations, repatriation may take longer.
- f Before **you** leave **your vehicle** for repatriation, **you** should remove all valuables and make sure anything left in **your vehicle** is safely stowed. There is no duty-free allowance on an unaccompanied vehicle being repatriated – take any dutiable items with **you**.
- g **You** must leave keys, including those for trailers, caravans or roof boxes in a safe place with **your vehicle**, as Customs may need to unlock and inspect **your vehicle(s)**.
- h When **you** are notified that **your vehicle** is ready for collection **you** will have 14 days to collect **your vehicle**. **You** will be responsible for any additional storage fees incurred beyond this period.
- i While **we** will seek to return **your vehicle**, **your party** and **your** pet home together by the most suitable means, where this is practical and possible, **we** cannot be liable for any additional costs incurred for **your** pet.

## Camping trips - Section 8

### WHAT YOU ARE COVERED FOR

If the tent **you** are carrying with **you** and using in the course of **your trip** as **your** principal overnight accommodation, is rendered unserviceable through theft or accidental damage, **we** will pay up to the maximum cover limit shown in **your** Summary of cover on pages 38 and 39 for:

- 1 the cost of hiring a suitable replacement tent, where available for the remainder of the period of **your trip** and will arrange for the delivery of such replacement tent to the site where **you** are staying; OR where this is not practicable
- 2 emergency bed and breakfast only expenses over and above those planned.

**Note:** all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on pages 38 and 39.

### WHAT YOU ARE NOT COVERED FOR

- 1 Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- 2 Loss of use of any tent **you** are not carrying on **your trip** with **you** or which belongs to a Tour Operator or holiday company.
- 3 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

## Legal expenses - Section 9

If **your vehicle** is involved in a road traffic accident outside **your** home country, call our 24-hour legal helpline on

UK +44 (0)20 8603 9804

### WHAT YOU ARE COVERED FOR

Up to the maximum cover limit shown in **your** Summary of cover on pages 38 and 39 per party for overseas legal expenses incurred as follows:

- The reasonable cost of representation (Court, lawyers' fees and witness expenses) in an overseas court by a lawyer designated by **us** in relation to the defence of a motoring offence allegation brought against **you** or a member of **your party** involving **your vehicle** and where in **our** absolute discretion there is a reasonable prospect of a successful defence.
- The reasonable cost of pursuance of uninsured loss claims against third parties arising from a road traffic accident involving **you** or a member of **your party** while using **your vehicle**, to cover:
  - Court fees, lawyers' fees, medical and/or dental report fees and expert witness fees, and

- Reasonable travel and accommodation expenses, up to a maximum of **£250** per person, where such expenses are not otherwise recoverable and necessarily incurred by **you** or a member of **your party** required by a court or for **our** designated lawyer to attend overseas in connection with the claim or incident giving rise to it.

**We** will arrange a Bail Bond or other security to any judicial authority to secure **your** release or that of a member of **your party** or the release of **your vehicle**, following a road traffic accident, by advancing funds up to **£1,000**, provided that a suitable guarantee of repayment is received.

#### WHAT YOU ARE NOT COVERED FOR

- 1 Any claim reported to **us** more than 180 days after the event giving rise to the claim.
- 2 Any claims arising from off-road racing, motor competitions, pacemaking, racing or overloading or any costs of delay or confiscation by Customs or other officials or import dues.
- 3 Claims being pursued under any other insurance.
- 4 Fines, damages or costs awarded against **you** or a member of **your party**.
- 5 Assistance, financial or otherwise, in endeavouring to obtain satisfaction of any judgement or binding decision.
- 6 Assistance, defence or negotiation of claims made against **you** or **your party** including but not limited to any claim made by any member of **your party** against another member of **your party** or against **us**.
- 7 Any matter excluded from cover under the General Terms and Conditions set out on pages 59-62, for example, but without limitation, any emergency assistance required following **breakdown** or **accident** where the need for such assistance arises in the circumstances specified in clause 7 of such General Terms and Conditions.

#### TERMS RELATING TO LEGAL EXPENSES COVER

- a The legal costs and expenses payable by **us** under this section are limited to those incurred outside the state in which **you** or **your party** normally reside(s) and ancillary to the provision of the assistance given with respect to difficulties arising while **you** or **your party** are travelling away from **home** or **your** or their permanent residence.
- b All arrangements or instructions made to a lawyer to act for **you** or **your party** must be made through **us** or with **our** prior authority and, for clarification, in instructing any lawyer on **your** or their behalf, **we** act solely as agent for **you** or **your party**.
- c In deciding whether to give or continue cover under this section **we** will take into account the following matters:
  - i in claims involving the pursuance of uninsured losses, **we** may refuse or terminate assistance if, in **our** opinion, the claim is not worth pursuing from a practical or financial point of view or a reasonable offer of settlement has been made by the other side, or **you** or a member of **your party** fail to co-operate with or follow the advice of the appointed lawyers;

- ii assistance in court proceedings will be refused or terminated unless **we** and any appointed lawyer are of the opinion that such proceedings are worthwhile with regard to: liability, the evidence available, the amount of any claim or amount remaining in dispute, the realistic chances of success.
- d It is at **our** absolute discretion whether any assistance will be given for any appeal and, if assistance is agreed, it will be on such additional terms as then specified, including the extent to which **we** will defray the costs of such appeal.
- e **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** or another member of **your party's** name for their benefit against any other party.
- f Every legal letter, writ or other legal document in connection with a claim against **you** or a member of **your party** must be sent to **us** immediately upon receipt.

**Note:** **We** may in certain circumstances, choose to provide **you** or **your party** with legal costs and expenses not falling within the terms relating to legal expenses cover above.

#### Parts and additional labour - Section 10

Cover is only available when the Gold cover premium has been paid.

#### WHAT YOU ARE COVERED FOR

**We** will pay up to the maximum cover limit shown in **your** Summary of cover on pages 38 and 39 for the costs of repair work (parts and labour), following the **breakdown** (only) of **your vehicle** when it is attended under the Roadside Assistance benefit - Section 2 of **your** Eurotunnel Le Shuttle European Motor Breakdown Cover policy.

Cover only commences when **your vehicle** has left the UK, Channel Islands and Isle of Man.

**Note:** For cover to apply under this section, **your vehicle** must:

- a **Breakdown** as a result of mechanical or electrical failure; and
- b as a result, be prevented from continuing its journey safely; and
- c have been attended under the Roadside Assistance benefit of **your** Eurotunnel Le Shuttle European Motor Breakdown Cover policy, and
- d need the repair or replacement of the faulty part(s) to enable **your trip** to be resumed. See pages 58-59 for the circumstances in which some parts may not be covered.

#### Repair authorisation

Repairs should not start until **we** have agreed with **you** that the relevant repair is eligible for cover.

Any exploratory dismantling charges will only be paid for as part of a valid claim. It is **your** responsibility to agree dismantling with the repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under this section.

**You** may have to pay the garage direct for all parts and additional labour charges and claim these back, up to the maximum claim limit, when **you** return to **your home** address (please see the 'Claims procedure and conditions' section on pages 61-62).

#### WHAT YOU ARE NOT COVERED FOR

Hire vehicles, motorcycles, trailers, campervans, motor caravans and caravans are not eligible for cover under this benefit.

Costs relating to the following:

- 1 Mechanical or electrical defects occurring prior to the commencement of the relevant trip;
- 2 Defects **you** knew or ought reasonably to have known about prior to the commencement of the trip on which the mechanical or electrical failure occurred;
- 3 Any repair costs incurred after **your vehicle** has been repatriated where such repatriation was arranged under Section 7 'Vehicle repatriation' on pages 52-54;
- 4 Any defects that **we** reasonably consider result from the modification and/or alteration of **your vehicle** from the manufacturer's original specification;
- 5 Any defects that **we** reasonably consider are not connected to the initial cause of the **breakdown**;
- 6 Any defects due to the poor maintenance of **your vehicle** and damage resulting from such poor maintenance, including (without restriction) cambelt failure and any damage resulting from such failure, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
- 7 Tyres, windscreens and windows, wing mirrors, sunroof motors and mechanisms, window mechanisms (mechanical and electrical), air conditioning components, all body parts, paint, trim, upholstery, cosmetic finishes, folding roof motors, frame and fabric, fuel gauge, replacement keys;
- 8 Repairs required due to the introduction of incorrect or contaminated fuel;
- 9 Routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination or failure to meet current emission legislation;
- 10 Repairing faults or damage caused by accidents theft or vandalism;
- 11 Repairing faults or damage caused by frost, freezing, corrosion, erosion or water ingress;
- 12 Defects or damage to the extent that these result from the use of **your vehicle** in any sort of competition, rally or racing of any kind;

- 13 Any loss or damage due to any type of fraud, misuse or any act or omission by **you** which is wilful, unlawful or negligent, including damage caused by continuing to drive **your vehicle** after a fault has developed;
- 14 Damage recoverable under any other warranty or insurance; and the cost of repairs relating to damage caused by **you** or someone else not authorised to carry out a repair;
- 15 Repairs needed because of design or fault in manufacture;
- 16 Repairs needed because of accidental damage; and
- 17 Any **breakdown of your vehicle** which occurs in the UK, Channel Islands and Isle of Man.

#### NOTES

- a For **annual multi-trip cover**, a maximum of three assistance requests can be made within the dates stated on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle.
- b **We** cannot guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.
- c **We** have no control over the variations in the cost of spare parts located or labour rates.
- d Spare parts which are readily available in the UK may not be readily available elsewhere and delays may occur in location and delivery.

## Eurotunnel European Motor Breakdown Cover General Terms and Conditions

- 1 **You** must comply with the following terms and conditions to have the full protection of the policy. If **you** do not, **we** reserve the right at **our** discretion to cancel the policy and refuse to deal with **your** claim or limit the service that **we** offer.
- 2 **You** must have purchased cover prior to travel overseas and provided **us** with any details **we** require. **We** will provide cover for the dates and size of party declared by **you** at the time of purchase and shown on **your** confirmation or policy schedule issued by Eurotunnel Le Shuttle. Alterations to **your** cover are not valid unless confirmed in writing by **us** or **our** authorised agent.
- 3 **Your** cover only entitles **you** to the benefits expressly specified as being available
- 4 While **we** seek to arrange or provide the benefits under **your** policy at all times, this may not always be possible – for example, when **we** are faced with circumstances outside **our** reasonable control, such as (without limitation) extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action which prevents, restricts or otherwise interferes with the production of goods or the provision of services.

- 5 **We**, the insurer, **our** employees or agents, shall not be liable to **you** for any loss or damage caused by **us**, **our** employees or agents where, and to the extent that:
  - a there is no breach of a legal duty owed to **you** or **your party** by **us** or **our** employees or agents;
  - b such loss or damage is not a reasonably foreseeable result of such breach;
  - c any such loss or damage or increase in the same, results from any breach or omission by **you** or member of **your party**.

**We**, the insurer, **our** employees and agents, shall not in any event, be liable for losses relating to any business interests **you** or a member of **your party** may have including, without limitation, lost data, lost profit, loss of opportunity or of business or for business interruption, lost contracts, revenue or anticipated savings. Please also pay careful attention to the note on page 42 – Important limitations of service – regarding the nature of **our** relationship with the third party service providers.

- 6 **We** have the right to refuse to provide service where **we** consider that **you** or any member of **your party** is behaving or has behaved in a threatening or abusive manner to **our** employees, patrols or agents, or to any third party contractor and **we** reserve the right to invalidate cover at any time if, in **our** opinion, **you** have misused services provided under this cover.
- 7 **We** will not cover anyone in **your party** for any claims arising directly or indirectly from:
  - a psychotic mental illness, being under the influence of drink or drugs, (except as prescribed by a doctor);
  - b alcoholism, drug addiction, solvent abuse, wilful exposure to risk (unless trying to save someone's life);
  - c engaging in professional or organised sports or hazardous pursuits;
  - d direct or indirect consequences of terrorist activity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), revolution, insurrection, military or usurped power;
  - e having an accident whilst engaged in paid manual work or hazardous occupation of any kind;
  - f the negligent acts of **you** or **your party**;
  - g any failure to take all reasonable steps to minimise any loss;
  - h any payment which **you** would normally have made, if nothing had gone wrong.
- 8 Nothing shall limit **our** liability to **you** in the event of death or serious injury caused by **our** negligence.
- 9 If **we** do not enforce or rely upon any of these terms and conditions on a particular occasion or occasions, this does not prevent **us** from subsequently relying on or enforcing them.
- 10 The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.
- 11 **We** have chosen that the law of England and Wales apply to this policy and this law will apply unless the policyholder has asked for another law to apply and **we** have agreed to it before the start of the agreement. This agreement is subject to the non-exclusive jurisdiction of the English courts. This policy and all correspondence shall be written in English.
- 12 If at the time of making a claim **you** have any policy covering the same risk, **we** are entitled to contact the insurer for a contribution.
- 13 **We** will not cover any additional costs incurred as a consequence of an animal travelling with **you** or **your party**.

#### Claims procedure and conditions

Calls may be recorded or monitored for training purposes or to improve the quality of **our** service.

Whilst **we** make every effort to guarantee costs within the benefits on **your** behalf, there will be occasions when **we** will ask **you** to pay the bill locally and reclaim agreed costs when **you** return home. Claims should be notified within 31 days of **your** return home.

To claim, please telephone 020 8603 9998 or Write to: Eurotunnel Motor Breakdown Claims, Allianz Assistance, 102 George Street, Croydon, CR9 6HD  
email: [intmot@allianz-assistance.co.uk](mailto:intmot@allianz-assistance.co.uk)

Please quote **your** insurance confirmation or policy schedule number and any additional reference **you** may have been given by **us**. Please provide full details and return **your** original receipts and confirmation or policy schedule issued by Eurotunnel Le Shuttle.

#### Conditions of making a claim

- 1 It is important that **you** answer each question correctly when taking out this cover and also declare any material fact. Failure to answer a question correctly or non-disclosure of a material fact to the best of **your** ability can result in **us** turning down a claim made under the policy, where such misrepresentation or non-disclosure is relevant to the claim.
- 2 **You** should notify a claim to us within 31 days of **your** return home.
- 3 **You** must produce the original confirmation or policy schedule issued by Eurotunnel Le Shuttle and original receipts for expenditure before **we** will pay any claim.
- 4 **We** will not accept any alterations to the terms of this insurance, unless a duly authorised official of **ours** has confirmed changes in writing.
- 5 **You** must send **us** every legal letter, writ or other legal document, in connection with any claim against **you** or another member of **your party**, immediately **you** receive it.
- 6 If **we** guarantee costs on **your** behalf, **you** must repay **us** on demand for any expenses not covered by this insurance. **We** will not settle any claim for costs **you** paid under this insurance until **you** have repaid **us** in full.
- 7 **We** may pay **you** **our** full liability under the cover at any time, and once **we** have done so, no further payments will be made. The benefit limits for each section and overall claim limit show the maximum payable for one trip, irrespective of the number of incidents during **your** trip.
- 8 If **you** or anyone acting for **you** deliberately make a false claim or statement, the insurance will become invalid and **we** will not pay any claims.
- 9 **We** will not cover any payment which **you** normally would have made during **your** trip, if nothing had gone wrong.
- 10 **We** will not cover anything excluded under Eurotunnel Le Shuttle European Motor Breakdown Cover General Terms and Conditions shown on pages 59-62.
- 11 **We** will not cover any payment made under Section 7 for a replacement driver without appropriate medical certification.
- 12 **You** must obtain any original certificates, information, evidence and receipts required by **us** at **your** expense.

- 13 If we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination, both at our expense.
- 14 We are entitled to take over any rights your party may have in the defence or settlement of any claim and to take proceedings in your or any other member of your party's name for our benefit against any other party.
- 15 If, at the time of making a claim, there is any policy covering the same risk, we are entitled to contact the insurer for a contribution.
- 16 You must not admit liability, offer or promise to make any payment in admission of liability unless we agree to it in writing.
- 17 You must do all that you can to keep your claims as low as possible and to prevent loss, theft or damage.
- 18 In the event of your intended method of travel and/or route being unavailable due to an insured cause, you and your party must take suitable steps to travel by the most reasonable alternative method or route.
- 19 We will be entitled to pursue claims against third parties on their own behalfs in the name of and to the same degree as you would be entitled, in relation to any outlays of ours under the cover.

### Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

## Complaints procedure

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

- In the first instance, please:

Write to: Customer Service,  
Allianz Assistance,  
102 George Street,  
Croydon, CR9 6HD.

Telephone: 020 8603 9853 (9am-5pm Monday to Friday)

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply us with your name, address, confirmation or policy schedule number and case reference number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

- If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Write to: Financial Ombudsman Service, Exchange Tower,  
London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Data protection notice

We care about your personal data.

The summary below and our full privacy notice explain how Allianz Assistance protects your privacy and uses your personal data.

Our full privacy notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to: Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

- How will we obtain and use your personal data?**

We will collect your personal data from a variety of sources including:

- Data that you provide to us; and
- Data that may be provided about you from Eurotunnel and certain third parties, such as the manufacturer of your vehicle and authorised repairers.

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

- Who will have access to your personal data?**

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With Eurotunnel and other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as vehicle recovery operators;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

- How long do we keep your personal data?**

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

- Where will your personal data be processed?**

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- What are your rights in respect of your personal data?**

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- File a complaint.

- Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

- How can you contact us?**

If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd,  
102 George Street, Croydon, CR9 6HD

By telephone: 020 8603 9853

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

This policy document is available in large print, audio and Braille.

Please contact us on  
**+44 (0)3457 35 35 35**

and we will be pleased to organise an alternative version for you.

Eurotunnel is a partnership between The Channel Tunnel Group Limited, registered in England under no. 01811435 and whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX, United Kingdom and France Manche, Société Anonyme with a share capital of 95,856,763 euros, 333 286 714 RCS Paris, whose registered office is at 3 Rue La Boétie, 75008 Paris, France, and whose address for service in Great Britain is UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX.

The Channel Tunnel Group Limited is an Appointed Representative of Eurotunnel Financial Services Limited which is authorised and regulated by the Financial Conduct Authority.

[Eurotunnel Le Shuttle Personal Travel Insurance](#) and [European Breakdown Cover](#) are both underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, for settling claims and handling premium refunds.

The Channel Tunnel Group Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

## Emergency and claims contact information

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### [Eurotunnel Personal Travel Insurance](#)

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#### **24 HOUR MEDICAL EMERGENCY HELPLINE**

**UK +44 (0)20 8666 9219**

Please give us **your** age, insurance confirmation or policy schedule number issued by Eurotunnel Le Shuttle. Say that **you** are insured with Eurotunnel Le Shuttle Personal Travel Insurance.

For other Personal Travel Insurance claims, complete an online claim form by visiting:

**[www.azgatravelclaims.com](http://www.azgatravelclaims.com)**

alternatively phone

**UK +44 (0)20 8666 9218**

and ask for a claim form or write to:

Allianz Assistance

Travel Claims Department

PO Box 451, Feltham, TW13 9EE.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for.

### [European Motor Breakdown Cover](#)

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#### **24 HOUR MOTOR BREAKDOWN**

#### **EMERGENCY NUMBERS**

**UK +44 (0)20 8603 9467**

Be ready to tell **us** **your** insurance confirmation or policy schedule number, **your** exact location, a contact telephone number **we** can reach **you** on, **your** car make, model and registration number. Please also state if **you** purchased Gold cover.

#### **Autoroute restrictions:**

Autoroutes in France and certain other European countries are privately managed, which prevents **us** from assisting **you** if **you** break down on the autoroute/service area.

- 1 If **you** can get to an emergency telephone box, please press the button and the police or authorised autoroute assistance service will send assistance to **your** location
- 2 If **you** are in France using a public phone, please dial 17 or, from a mobile phone, dial 112 (numbers may vary in other countries).
- 3 Once **you** have been towed off the autoroute/service area, call **our** 24-hour helpline for further assistance as soon as possible. Any costs incurred for recovery from the Autoroute can be claimed back from **us**.