

European Motor Breakdown Cover Insurance

Insurance Product Information Document

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Product: Eurotunnel European Motor Breakdown Cover Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

Emergency roadside cover in Europe, available on a single trip, annual multi-trip or one way trip basis, with two cover levels available (Silver or Gold) which covers you in the event of a motor breakdown or accident.



What is insured?

The following cover applies to Silver and Gold cover. Optional cover is only available under Gold cover.

- ✓ **Car hire before you leave** - Hire car costs if you cannot use yours for your trip after breakdown, theft or accident before your travel date.
 - ✓ **Roadside assistance and emergency repairs** - Roadside repair or recovery to a local repairer.
 - ✓ **Location and despatch of spare parts** - Costs to find and send spare parts within Europe so repairs can be carried out.
 - ✓ **Emergency car hire and alternative travel** - Costs of car hire, taxi or public transport to allow you to continue with your trip.
 - ✓ **Emergency accommodation** - Overnight accommodation to stay with your vehicle while it is being repaired.
 - ✓ **Break in** - Costs towards emergency repairs to locks and windows after attempted theft
 - ✓ **Vehicle repatriation** - Costs to get your vehicle back to the UK, if repairs not completed by your return date or only drivers of the vehicle are medically unfit to drive.
 - ✓ **Camping trips** - Tent hire or overnight accommodation if you are unable to use your own tent after breakdown, theft or accident of your vehicle
 - ✓ **Legal expenses** - Legal costs to represent you following a motoring offence, or pursue compensation against a third party following an accident involving your vehicle.
- Optional cover** - If you have purchased Gold cover you will also receive Parts and additional labour cover.
- ✓ **Parts and additional labour** - The costs of parts and labour following breakdown of your vehicle.



What is not insured?

- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Cost of replacement parts unless Gold cover has been purchased.
- ✗ Additional costs as a result of travelling with pets.
- ✗ Costs covered under your nominated vehicle's warranty.
- ✗ Non-emergency repairs.
- ✗ Rallying, off-road driving or motor sports.



Are there any restrictions on cover?

- ! Your vehicle must be UK registered, roadworthy, within 3.5 tonnes, no longer than 7m, no wider than 2.3m and no higher than 3m.
- ! Vehicle recovery to local repairer may not be within opening hours.
- ! There is a maximum overall claim limit per party per trip (excluding Vehicle repatriation, Legal expenses and, if Gold cover purchased, Parts and additional labour benefits).
- ! Maximum party size of 8 persons.
- ! Your vehicle will not be repatriated if it will cost more than its current market value.
- ! Motorcycles must be over 200cc.
- ! Vehicles must be less than 15 years old for Silver cover or less than 11 years old for Gold cover.
- ! Gold cover can only be purchased for private cars, light vans or people carriers.



Where am I covered?

Cover only applies to travel within Europe as defined on the policy and Terms and Conditions booklet. Travel to certain islands belonging to European countries may not be covered.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Cover must be purchased prior to travelling overseas.
- To show your driving licence if you need to use the vehicle hire benefit.
- Carry a warning triangle and a high visibility vest plus any other items legally required in the country you are driving.
- To supply your vehicle insurance details if you have an accident and report the accident to your insurer.
- To keep the vehicle regularly serviced and you mustn't be aware of any electrical or mechanical or other vehicle problem which may interrupt your trip.
- To keep the insured vehicle roadworthy, taxed, insured and with a valid MOT.
- To let us know if the insured vehicle is specially adapted, at the time of request for assistance.
- To let us know if you intend to tow a caravan or trailer.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should call Eurotunnel Le Shuttle on **03457 35 35 35**.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.