



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
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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. 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.

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, Zverec 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.

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

Please Note

Breakdown Cover (where purchased) 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
Cancellation or curtailment - Excursions	£5,000 £150	£35 (£10 deposit) Nil	19-21
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	£35	21-23
Loss of passport	£250	Nil	23
Delayed personal possessions	£150	Nil	23-24
Personal possessions - Valuables limit - Single item, pair or set - Shopping	£1,500 £300 £300 £500	£35	24-25
Personal money - Cash	£500 £250	£35	25
Personal accident	£20,000	Nil	26
Missed departure	£500	Nil	27
Delayed departure - Delay - Abandonment	£30 per 10 hours max £250 £5,000 (after 10 hours)	Nil £35	28
Personal liability	£2 million	£250	29
Legal expenses	£25,000	Nil	30-31
Avalanche and landslide	£50 per day max £200	Nil	31

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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 United Kingdom by Allianz Global 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 insurance. 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 and return all your documents 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 £70 (£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.

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Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by Eurotunnel Le Shuttle, us, our representatives and the insurer, to arrange and manage your insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about you to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. We will always take reasonable steps to safeguard your personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. We may provide your information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information we hold about you by writing to us at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply. Allianz Global Assistance will not use your personal information or share it with third parties for marketing purposes.

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.

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.

Renewal of your insurance cover

If you have annual multi-trip cover, we will send you a renewal notice at least 21 days prior to the expiry of the period of insurance as shown on your policy schedule. We may vary the terms of your cover and the premium rates at the renewal date.

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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.

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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.

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 £70 (£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.

Golf equipment

Your golf bag, golf clubs, golf trolley and golf shoes.

Hazardous 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, parascending 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.

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 insurance 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.

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- 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:
 - have pre-booked transport or accommodation; and
 - 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 insurance**, 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, golf equipment, business samples or computer equipment**) that belong together or can be used together.

Period of insurance

- 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** policy schedule 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 identify 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.

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.

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 Global 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:
 - Bobsleighbing, hell skiing, luging, 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 £250. **You** can call 24 hours a day 365 days a year or email.

<p>From outside your home country: Phone +44 20 8666 9219 Fax +44 20 8603 0204</p> <p>From within your home country: Phone 020 8666 9219 Fax 020 8603 0204</p> <p>Email medical@allianz-assistance.co.uk</p>
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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 or by calling 0300 330 1350. Application forms are also available from the Post Office.

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**.

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**.

- 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**;

- 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.

- You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had asked for their advice before beginning **your journey**.

- 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 insurance**, 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.

Notes (continued)

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:

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, 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.
- Any epidemic or pandemic.
- You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- Winter sports** (unless the appropriate premium has been paid).
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- Any currency exchange rate changes.
- 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).
- You** acting in an illegal or malicious way.
- The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 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 addiction).
- You** not enjoying **your journey** or not wanting to travel.
- 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.

15 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.

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 4-5 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 insurance:
 - 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 15-17 for more information.
- 6 You accept that no alterations to the terms and conditions of the policy apply, 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

This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone 020 8666 9218.

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

Email: 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.

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.

Golf cover

Golf equipment

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

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.

- In the first instance, please:

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

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

Email: 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.

- 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

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

Telephone: 0345 080 1800 or

Email: 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 pages 10-11 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).

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 you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.
- 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.

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 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 **£35** (£10 for deposit only claims).

Any condition stated under the Health conditions and health exclusions on pages 12-13.

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.

Anything caused by:

- you not having the correct passport or visa;
- your carriers' refusal to allow you to travel for whatever reason;
- 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 motorcycle licence and all persons insured are wearing crash helmets.

Anything caused by you taking part in a **hazardous activity** or **winter sports** unless shown on your confirmation or policy schedule issued by Eurotunnel Le Shuttle.

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 pages 10-11 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.

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 **£35**, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 11 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 12-13.

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 motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any **hazardous activity** or **winter sports** unless shown on your confirmation or policy schedule issued by Eurotunnel Le Shuttle.

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, golf equipment, 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), **ski equipment** (see section 16) and **golf 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 **£35**.

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 contact 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 **£35**.

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 12-13.

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 motorcycle licence and all **persons insured** are wearing crash helmets;
- you taking part in any **hazardous activity** or **winter sports** unless shown on your confirmation or policy schedule issued by Eurotunnel Le Shuttle.

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 £35.

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 your ownership or possession of 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.

Outside your home country: Phone +44 20 8603 9804

Within your home country: Phone 020 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 **£35**.
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.

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WHAT YOU ARE NOT COVERED FOR

Under Veterinary fees

An **excess** of **£35**.
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 21-23.

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.**

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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 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 **you**rs 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.

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WHAT YOU ARE NOT COVERED FOR

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.**

Golf cover - Section 17

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

We will pay up to **£1,000** in total for **your golf equipment** if 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.

WHAT YOU ARE NOT COVERED FOR

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.**

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Summary of Cover - European Motor Breakdown

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.

Cover	Limit (up to)	Excess	Page
Car hire 7 days in advance	£100 per day, £1,000 per trip	Nil	43
Roadside assistance & emergency repairs	£2,000 overall claim limit plus £100 garage labour costs	Nil	43-45
Location and despatch of spare parts	Included	Nil	45-46
Emergency car hire and alternative travel	£100 per day car hire, economy air fare, rail fare up to £1,000 per trip	Nil	46-47
Emergency accommodation	£400 per party per trip (£40 pppn)	Nil	48
Break-in	£175	Nil	49
Vehicle recovery	Up to the current market value of vehicle	Nil	49-51
Camping trips	£400 per party per trip (£40 pppn)	Nil	52
Legal benefit	£10,000	Nil	52-54
Optional Parts and Labour Benefit (Eurotunnel Le Shuttle European Motor Breakdown PLUS only)	£500 (including VAT)	Nil	54-56

Note

Overall claim limit £2,000 per party, per trip (excluding unaccompanied vehicle recovery, legal benefit and, if purchased, optional parts and labour benefits).

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Important information about your European Motor Breakdown Cover

European Breakdown Cover is underwritten by Acromas Insurance Company Limited, and administered in the UK by AA Insurance Services Limited.

AA Insurance Services Limited arrange the assistance provided under this cover.

Acromas Insurance Company Limited cover the cost of the assistance provided by your Eurotunnel Le Shuttle European Motor Breakdown Cover, subject to all relevant terms, conditions and exclusions of this cover. When you use Eurotunnel Le Shuttle European Motor Breakdown Cover the assistance provided is subject to the terms and conditions contained in this booklet. Please read it carefully. 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:

- If possible try and stop in a safe place out of the way of traffic.
- Switch on hazard warning lights and sidelights.
- 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
- Get all occupants to a place of safety away from moving traffic.

What to do on a French motorway:

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the AA cannot send out assistance to you.

- If you can get to an emergency telephone box, please press the button and the police will send assistance to your location
- If you are using a public phone, please dial 17 or, from a mobile phone, dial 112
- Once you have been towed off the motorway/service area, call the AA's 24-hour helpline for further assistance.

Please note that 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 or call into the AA Shop in the Eurotunnel Le Shuttle Passenger Terminal Building. Alternatively please visit the AA Shop page on www.eurotunnel.com for further details.

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

Call the AA's 24-hour European Operations Centre for assistance – **00 800 88 77 66 55**

(when dialling from within UK always still dial **00 800** and not **0800**).

If experiencing difficulties, please use the following numbers:

French landline - **08 25 09 88 76** or **04 72 17 12 00**.

From any other country / UK mobile phone - **00 33 825 09 88 76** or **00 33 472 17 12 00**.

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If you have had an accident:

If you have a road traffic accident, you must supply your motor vehicle insurance details to us when we ask for this information. You must report the accident to your insurer as instructions for the repair or recovery of the 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 Policy schedule number or confirmation and whether you have purchased Eurotunnel Le Shuttle European Motor Breakdown PLUS
- 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 request the AA 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 expensive. Even if you ask someone to call you back on your mobile, you may still have to pay for the call. Your supplier will 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 (including paper counterpart if photocard licence) – see below
- Spare set of car keys
- Passport
- Statement of insurance or confirmation – see below
- International driving permit (where necessary)
- Check policy details are correct
- Read policy booklet

Don't forget

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

When you contact us for help – It is important that you contact the AA if you require assistance and follow the procedures notified to you by us. If you contact a garage direct, you will have to settle their bill and the AA will be under no obligation to reimburse you. But see special note on calling for assistance from a motorway.

Credit card – Credit card must be available if the emergency car hire benefit is used; the car hire company requires a "swipe" of the card as security. Debit cards are not accepted for this purpose.

Driving licence – Driving licence must be available if the emergency car hire benefit is used; the car hire company will expect to see original driving licence, together with paper counterpart (if photocard licence).

Important limitations of service

There are differences between the service the AA will provide within the UK 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 AA Membership benefits into Europe but is subject to the terms and conditions as shown within this policy booklet.
- AA Patrols (that is 'AA' branded patrols who are employed by the Automobile Association Limited) do not generally operate in Europe. Roadside Assistance will usually be provided through a garage or, if you are visiting a country where a sister motoring organisation operates, a local patrol may assist.
- European garage mechanics and patrols are unlikely to speak English. If you need help, ring the AA Helpline.
- 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 the AA and do not act as agents of the AA.
- Neither the AA or the insurer can 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 our European Operations Centre 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 47.
- If spare parts are not available locally, this will impact on the time taken for a repair.
- Any goods being carried remain your responsibility.
- Vehicle recovery is not AA Relay and vehicles will usually be brought back unaccompanied.
- Vehicle recovery from Western Europe will take on average 8–14 working days. At busy periods and from further destinations, recovery 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 or recovery of the 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

Except as detailed in the next paragraph, you have the right to cancel the cover within 14 days of receipt of your policy documentation ("the cooling off period"). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy you must return your documents to the office of issue shown on your statement of insurance.

For a Motor Breakdown policy of less than one month's duration, you have no right to cancel on or after the stated departure date.

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 AA aware of this before I travel.
- 2 (Section 7 Only – Replacement Driver)
 - a 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.

Important 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

Accident: Means an incident on the highway, which has rendered your vehicle undriveable or unsafe to drive.

Annual Cover: Where purchased, provides cover for an unlimited number of motoring trips in your vehicle within the dates specified on your statement of insurance.

An eligible caravan or trailer, which is being towed, may be covered with the applicable supplement. Each individual trip must not exceed 31 days duration in total. This period is calculated from the time of your departure from home to your return home. Under your cover, we will accept a maximum of 3 separate claims within your period of cover as stated on your statement. 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 3 separate claims, we reserve the right to refuse to meet any further claims 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: Means 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: Means your permanent residential address in the UK.

Insurer: Means Acromas Insurance Company Limited.

Period of cover: Means the number of days you will be travelling as declared by you at the time of purchase and shown on the statement of insurance, which we or our authorised agents have issued and validated. Cover will commence on the intended travel date as shown on the statement of insurance. You must take cover for the whole duration of your trip, as defined below, 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 the period of cover, if your return is unavoidably delayed.

One-way trip (available to UK residents only): Means 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.

We/us: Means AA Insurance Services Limited as administrator of the European Motor Breakdown cover.

You/your: Means the person named on the statement of insurance, who is agreed to act on behalf of the whole party and who remains with the vehicle for the whole duration of the trip.

Your party: Means the total number of people declared by you at the time of purchase and shown on the statement of insurance. We will only cover people who are travelling with you for the whole duration of your trip, to and from the UK.

Your trip: Means 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: Means 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

Vehicles 14 years of age or under at date of travel (the vehicle must be less than 15 years old during the period covered by the policy):

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

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 we 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 Maximum vehicle weight: 3.5 tonnes (3500kgs) gross vehicle laden weight
Maximum vehicle length: 7m (23ft)
Maximum vehicle width: 2.3m (7ft 6in)
Maximum 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 the AA 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 recovery to the UK, emergency alternative travel or emergency accommodation assistance and legal benefit for you and your party. THE OVERALL CLAIM LIMIT FOR EUROTUNNEL LE SHUTTLE MOTOR BREAKDOWN COVER IS £2,000 PER PARTY, PER TRIP (EXCLUDING UNACCOMPANIED VEHICLE RECOVERY, LEGAL BENEFIT AND, IF PURCHASED, OPTIONAL PARTS AND LABOUR BENEFITS).

Car hire 7 days in advance - 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 cover is 10 days in total (including up to 7 days hire prior to departure, and any subsequent days car hire abroad). Cover is up to £1,000 – this is the maximum for your party and is limited to £100 a day.

Please 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 47.

Roadside assistance and emergency repair - 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 a maximum overall claim limit of £2,000. We will also pay up to £100 for garage labour costs.

Please 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 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 the 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 the 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 56-59, 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 38-39 – 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 We will only seek to arrange a guarantee of costs within the limits we cover and you will have to pay the repairing garage for extra costs or the costs of parts.

NOTES

- g Any advice regarding the cost of repairs provided by our Operations centre 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.

Please note: all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

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 56-59, 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

Additional expenses from one or a combination of:

- a Contribution towards car hire costs up to £100 per day
 - b Air fares (economy)
 - c Rail fares (standard)
 - d Local taxi fares
 - e Any other transport equivalent to 2nd class rail fares
- Overall limit **a–e** is up to £1,000 per party, per trip.

Please note: all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

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 the 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 56-59, 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 own 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 39 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 own 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 39 – 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 up to £40 per person, per night to a total maximum of £400 per party, per trip.

Please note: all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

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 56-59, 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 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 £175 in total for immediate emergency repairs and/or replacement parts which are necessary to place your vehicle in a secure condition to continue your trip.

Please note: all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

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 56-59, for example, but without limitation, any emergency assistance required following breakdown or accident where the need for such assistance arises in the circumstances.

Vehicle recovery - Section 7

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

WHAT YOU ARE COVERED FOR

The cost of unaccompanied recovery 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 recovery. We may, at our discretion and depending on circumstances, arrange and agree with you an alternative method of recovery 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 the 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.

Please note: all costs met under this section (but excluding the cost of unaccompanied vehicle recovery) form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

WHAT YOU ARE NOT COVERED FOR

- 1 Recovery of your vehicle if we calculate it to be beyond commercial economic repair. We will never pay more than the value of the 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 recovery 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 Recovery 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 Recovery 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 recovered 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 40.
- 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 56-59, 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 recovery are left at your own risk.
- c The cost of recovery 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 recovery of your vehicle and to negotiate with them to reclaim a proportion of the costs incurred.
- e When vehicle recovery is arranged delivery of the vehicle may take 8–14 working days from Western European countries. At busy periods or from farther destinations, recovery may take longer.
- f Before you leave your vehicle for recovery, 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 recovered – 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 the vehicle(s).
- h When you are notified that the vehicle is ready for collection you will have 14 days to collect the 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 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, we will pay up to £40 per person per night for emergency bed and breakfast only expenses over and above those planned.

Total maximum of £400 per party per trip.

Please note: all costs met under this section form part of the Eurotunnel Le Shuttle European Motor Breakdown Cover overall claim limit as shown on page 43.

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 56-59, 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 benefit - Section 9

If your vehicle is involved in a road traffic accident overseas outside the state in which you or your party normally resides.

WHAT YOU ARE COVERED FOR

Up to £10,000 in total 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 an insurer 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 56-59, 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 BENEFIT 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 The insurer is 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: Notwithstanding the terms relating to legal benefit cover above, we may in certain circumstances, at our sole and absolute discretion, provide you or your party with legal costs and expenses not falling within that cover.

Optional Parts and Labour Benefit - Section 10

Parts and Labour is an optional extra and is only available to those who have purchased the additional Parts and Labour benefit on Eurotunnel Le Shuttle European Motor Breakdown PLUS policies prior to commencement of the relevant trip and for vehicles 10 years of age or under at date of travel (the vehicle must be less than 11 years old during the period covered by the policy).

WHAT YOU ARE COVERED FOR

We will pay the costs of repair work (parts and labour), up to the maximum claim limit of £500 per trip, following the breakdown (only) of your vehicle when it is attended under the Roadside Assistance benefit of your Eurotunnel Le Shuttle European Motor Breakdown Cover policy. The Parts and Labour Benefit only commences when your vehicle has left the UK, Channel Islands and Isle of Man.

Please note: in order for the Parts and Labour Benefit to apply, 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 55-56 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 the Parts and Labour Benefit.

You may have to pay the garage direct for all parts and 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 58-59).

WHAT YOU ARE NOT COVERED FOR

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

Parts and Labour Benefit does not cover 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 recovered where such recovery was arranged under Section 7 'Vehicle recovery' on pages 49-51;
- 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 policy holders, a maximum of three (3) claims can be made within the dates stated on your statement of insurance.
- b The AA can not guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.
- c The AA has 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 statement of insurance. 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 39 – 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 obtain a claim form, please telephone 01256 493730 for a claim form or email: overseasclaims@theAA.com

Please quote your policy schedule number or confirmation and any additional reference you may have been given by our Operational staff. Please return the completed form urgently to us, with original receipts and statement of insurance.

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 the Insurer 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 statement of insurance 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 56-59.
- 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 behalves 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

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve AA service. Please phone us on: 0345 850 1205.

Or write to: Customer Support (OACU),
AA, Fanum House,
Basingstoke,
Hampshire RG21 4EA
Fax: 01256 493721
Text Phone: 0345 850 1207
E-Mail: overseasclaims@theAA.com

Please make sure that you quote the policy schedule number which can be found on your policy statement. If you are refused service by us, either in whole or in part, you have the right to an explanation from us in writing. It is our policy to acknowledge any complaint within 5 working days, advising you of who is dealing with your concerns and attempt to address them. If our investigations take longer, a full response will be given within four weeks or an explanation of the AA's position with timescales for a full response.

If you are still not satisfied, you can contact the Financial Ombudsman Service at Insurance Division Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or
email: complaint.info@financial-ombudsman.org.uk
Important - This Complaints Procedure does not affect your statutory rights.

Use of Personal Information

The AA group of companies (including The Automobile Association Limited, AA Limited and Automobile Association Insurance Services Limited) forms a part, will use the information you have provided for the purposes of fulfilling this insurance contract. By providing this information, you and the members of your party consent to our processing sensitive personal data about you, where this is necessary or appropriate. Sensitive personal data may include, for example, information about your medical history which we will use for underwriting and assessment purposes.

Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in this document, and that they have consented to the use of their personal information described in it for these purposes.

Information you provide or we hold (whether or not under this policy) may be used by us to identify you when you make telephone enquiries, help administer any accounts, services and products offered by us now and in the future and help to detect fraud or loss.

You are entitled to a copy of the information we hold about you for which a small fee will be charged. Please write to our Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke RG21 4EA.

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 Le Shuttle is a partnership between The Channel Tunnel Group Limited, registered in England under no. 1811435 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 258 818 895, 97 euros, 333 286 714 RCS Paris, whose registered office is at 19 Boulevard Malesherbes, 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 is underwritten by AWP P&C SA and is administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited, Registered in England No 1710361, Registered Office 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited 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 Global 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.

European Breakdown Cover is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Emergency and claims contact information

Eurotunnel Personal Travel Insurance

24 HOUR MEDICAL EMERGENCY HELPLINE 00 44 20 8666 9219

Please give us your age, 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, phone

the **UK 00 44 20 8666 9218**

and ask for a claim form or write to:

Allianz Global 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

The AA European Operations Centre is available to help you, 24 hours a day. Your call will be answered by an experienced operator, who will arrange help and assistance for you.

24 HOUR MOTOR BREAKDOWN OR ROAD TRAFFIC ACCIDENT EMERGENCY NUMBERS

Calling from the UK, UK mobile and abroad:

00 800 88 77 66 55

(when dialling from within UK always dial 00 800 and not 0800)

If you experience difficulties, please use the following numbers;

French landline:

08 25 09 88 76 or 04 72 17 12 00

From any other country/UK mobile phone:

00 33 825 09 88 76 or 00 33 472 17 12 00

When dialling within the UK you must dial **00 800 NOT 0800**.

Be ready to tell us your policy schedule number or confirmation, 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 Eurotunnel Le Shuttle European Motor Breakdown PLUS.

What to do on a French motorway:

Motorways in France are privately managed, so if you break down on a French motorway or motorway service area, the AA cannot send out assistance to you.

- 1 If you can get to an emergency telephone box, please press the button and the police will send assistance to your location
- 2 If you are using a public phone, please dial 17 or, from a mobile phone, dial 112
- 3 Once you have been towed off the motorway/service area, call the AA's 24-hour helpline for further assistance.