

## Insurance Declaration and Summary

Your full policy terms and conditions will be sent to you with your policy schedule. This will be sent as a pdf link on your email confirmation or by post. The policy terms and conditions will also be available at the manual Check-In lane or at the Customer Services Desk in the Passenger Terminal Building on the day you travel; alternatively you can view the [policy terms and conditions online](#).

Please make sure you read the full insurance [policy terms and conditions](#) carefully to make sure the cover meets your needs.

### Personal Travel Insurance Declaration

#### Health Conditions and Health Exclusions

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

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

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

1. You will be covered for claims arising directly or indirectly from any existing medical conditions, so long as **your** doctor can confirm that at the time of purchasing the insurance or booking the **journey** (whichever is later):
  - **You** were fit to travel
  - **Your** medical condition(s) were stable and there was no sign they would get worse
  - **You** had not been diagnosed as suffering from a terminal illness
  - **You** did not know that **you** would need medical treatment or consultation at any medical facility during **your journey**

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

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

#### **Changes in health for annual multi-journey 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.

#### **Annual multi-journey 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.

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

If you are unable to confirm the above please call the Eurotunnel contact centre on 08443 35 35 35.

### Summary of Cover - Travel Insurance

Cover	Limit (up to)
Cancellation or Curtailment	£5,000
Emergency Medical and Associated Expenses	£10 million
Loss of Passport	£250
Delayed Personal Possessions	£150
Personal Possessions	£1,500 (limited to £300 for a single article, £300 in total for valuables and £500 shopping cover)
Personal Money	£500 (limited to £250 for cash)
Personal Accident	£20,000
Missed Departure	£500
Delayed Departure	£30 per 10 hours, max £250
	£5,000 – abandonment
Personal Liability	£2 million
Legal Expenses	£25,000
Avalanche and Landslide	£50 per day, max £200
Camping and Caravan	£500 camping equipment £50 per day, max £200, for extra transport and accommodation
Pet Cover	£200 vets fees £300 boarding fees
Business Cover	£1,500 replacement employee £500 - business samples
<b>Optional Winter Sports Cover</b>	
Ski Pack	£250
Delayed Ski Equipment	£25 per day, max £250
Ski Equipment	£500 (limited to £300 for a single article)
Piste closure	£25 per day max £250

There is a £50 excess payable for Emergency Medical and Associated Expenses, Cancellation or Curtailment (limited to £10 for deposit only), Personal Possessions, Personal Money, Abandonment under Delayed Departure, Camping Equipment under Camping and Caravan and Boarding Fees under Pet cover. There is a £250 excess payable for Personal Liability claims.

If Winter Sports is selected and the supplement paid, there is a £50 excess payable for Ski Equipment for Winter Sports.

Claims for Personal Possessions may be subject to a deduction for wear and tear. See the [policy terms and conditions](#) for further details and what you are not covered for.

### Geographical Limits.

Single Trip and Annual Multi-Trip Cover – Europe.

Cover only applies within the following geographical limits: United Kingdom; Isle of Man; Channel Islands; Republic of Ireland and all their surrounding islands, plus the mainland countries of Continental Europe. (There is no cover for any other islands e.g. Balearic Islands, Sardinia, Crete, Cyprus, Corsica, Malta)

**Motor Breakdown Cover - Declaration**

As far as you know the following apply:

1.
  - a) your vehicle is 14 years of age or under, within the vehicle dimensions listed in the policy terms and conditions and has been regularly serviced and maintained according to the manufacturer’s instructions; and
  - b) If you have purchased Eurotunnel Motor Breakdown PLUS – your vehicle is 10 years of age or under (under 11 years old during the period covered by the policy)
  - c) you are not aware of any electrical, mechanical or other vehicle problem which may interrupt your trip; and
  - d) if your vehicle is specially adapted for you or for any member of your party, you will make the AA aware of this before you travel; and
  - e) if you intend to tow a trailer or caravan, you will make Eurotunnel aware of this and pay the additional supplement required.
2. You are not aware of any pre-existing medical conditions that could affect the ability of the main driver or drivers to drive the vehicle.

If you are unable to confirm the above please call the Eurotunnel contact centre on 0844 335 3535.

**Summary of Cover - European Motor Breakdown cover**

Cover	Limit (up to)
Car Hire 7 days in advance of your intended departure date	£100 per day, £1000 per trip
Roadside Assistance & Emergency Repairs	£2000 overall claim limit
Location & Despatch of Spare Parts	Included (cost of parts excluded)
Break-ins – Emergency Repairs	£175
Vehicle Recovery	up to current market value
Emergency Car Hire and Alternative Travel whilst abroad	£75 per day, up to £750 per trip
Emergency Accommodation	£400 per party per trip (£40 per person per night)
Camping – Tent Hire or Alternative Accommodation	£400 per party per trip (£40 per person per night)
Legal Protection	£10,000
<b>Optional Parts and Labour Benefit</b>	
European Motor Breakdown PLUS	£500 (including VAT)

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

**Geographical Limits.**

European Motor Breakdown cover applies to mainland countries of Europe and Ireland only.

**What service do we provide?**

Eurotunnel Le Shuttle is not permitted to give insurance advice or a recommendation but can arrange Personal Travel / Motor Breakdown polices that customers agree are suitable for their needs

Eurotunnel Le Shuttle insurance policies are typically suitable for customers wishing to insure themselves and/or their vehicle for their chosen travel arrangements.

You may already possess alternative travel insurance / breakdown cover for some or all of the features and benefits provided by the products and it is your responsibility to investigate this.

## Reciprocal Health Arrangements

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

You may apply for an EHIC online at [www.ehic.org.uk](http://www.ehic.org.uk) or by calling **0300 330 1350**.

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.

See the Eurotunnel Insurance [policy terms and conditions](#) for further details.

## The Insurance Principle of Contribution

The underwriter reserves the right not to pay a 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 recoverable from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount you may recover. In such circumstances the underwriter will only pay a share of the claim.

## Insurance Underwriters

**Eurotunnel 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 AWP Assistance UK Ltd, Registered in England No. 1710361. Registered Office PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

**Eurotunnel Motor Breakdown Cover** is administered by Automobile Association Insurance Services Limited and underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE.

## Cancellation Rights

If your cover does not meet your requirement please notify us within 14 days of receiving your confirmation or policy schedule number and return all documents for a refund of your premium. You can contact the Eurotunnel Contact Centre on 08443 35 35 35.

If during the 14 day period you have travelled, made a claim, or intended 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.

## Data Protection

Eurotunnel travel and motor breakdown insurance is administered by the Automobile Association Insurance Services Ltd (AA) and AWP Assistance UK Ltd (Allianz). In order to provide these services to you we will ask you to provide personal data.

Our Privacy Policy [www.eurotunnel.com/uk/privacy](http://www.eurotunnel.com/uk/privacy) provides detailed information on how we take care of your personal data.

We share your personal data with the AA if you are purchasing motor breakdown insurance and with Allianz if you are purchasing travel insurance.

To see how they deal with your personal data please check the AA at [www.theaa.com/privacy-policy](http://www.theaa.com/privacy-policy) and Allianz at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

## Governing law

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

### Duty of care statement

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

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

### Complaints

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

#### In writing:

- a. **by letter:** Customer Relations (Insurance), Eurotunnel Le Shuttle, UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX
- b. **using the Contact form on our website:** [Eurotunnel Le Shuttle web contact form](#)

#### by phone: 08443 35 35 35

*Contact Centre opening hours (UK time)*

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

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

*09:00 - 17:30 Sunday*

#### Service and Claims Complaints

Should your complaint concern the service received or a claim under your Eurotunnel Insurance Policy, please see the complaints procedures in the [policy terms and conditions](#) relating to the relevant insurer. For Motor Breakdown Cover this will be The Automobile Association and for Personal Travel Insurance this will be Allianz Global Assistance.

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

[www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

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

Phone: **08000 234 567**

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

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

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