
Terms of Business - Disclosure of Status

Financial Conduct Authority (FCA)

The FCA is directly responsible to HM Treasury and Parliament for regulating the conduct of business for all authorised and regulated financial services firms in the UK. We are required to provide our Terms of Business document for you to review and decide if our services are right for you.

Insurance Products

We offer the following regulated general insurance products, as an Appointed Representative of Eurotunnel Financial Services Limited, a company registered in England & Wales under number 02982116 whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent, CT18 8XX, itself authorised and regulated by the FCA:

- Motor Breakdown Insurance (administered by the Automobile Association Insurance Services Ltd. and underwritten by Acromas Insurance Company Limited.)
- Personal Travel Insurance (administered by AWP Assistance UK Ltd trading as Allianz Global Assistance and underwritten by AWP P&C SA.)

We will establish your insurance demands and needs by explaining the products available, asking you to confirm which cover is most appropriate and providing you are eligible can arrange cover on your behalf.

What service do we provide?

Eurotunnel Le Shuttle is not permitted to give insurance advice or recommendation. We will:

- ask questions to narrow down the selection of products we will provide details on;
- arrange insurance on your behalf as an insurance intermediary and an Appointed Representative of an authorised and regulated firm;
- give adequate information to allow customers to make informed decisions on insurance cover;
- establish your eligibility for the insurance products available;
- provide you with information which is clear, fair and not misleading so you may make your choice of insurance product available to you;
- ensure our service meets FCA standards and act fairly and reasonably with clients

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 personal 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.

Disclosure of information

It is important that you understand that any information, statement or answer provided by you, to us, or to the insurer, is your responsibility and must be correct. Your attention is particularly drawn to the importance of the ticket terms, conditions of carriage and insurance conditions. Any inaccuracies in your answers, may invalidate your insurance cover, in part, or in its entirety.

Information you need to tell us

It is your responsibility to make sure that the answers you give at the time of taking out your insurance are true and complete to the best of your knowledge. You are advised to keep copies of any correspondence or documentation sent to us for your own protection. Please do consult us if you are in doubt on any aspect.

Awareness of Policy Terms

When a policy is issued you are strongly advised to read it carefully, as it is that document including the schedule and any certificate of insurance that is the basis of the insurance contract you have purchased. You should keep all policy documents for as long as it is possible to make a claim under the policy. If you are in doubt over any of the policy terms or conditions please seek our advice promptly. In particular, please pay attention to and make yourself aware of any exclusions and/or warranties which have been applied to your insurance, as failure to comply with them may invalidate your cover.

Fees and charges

We make no charges for arranging Motor Breakdown Cover or Personal Travel Insurance other than the premiums you will be quoted.

Payment method

- All payments must be made by debit or credit card for our insurance products and services.
- The Channel Tunnel Group Limited does not hold client money but collects insurance premiums under Risk Transfer Arrangements with the Acromas Insurance Company Limited and AWP P&C SA.

Cancellation

General insurance products have a statutory cancellation period of 14 days during which period you will receive a full refund of premium unless the insurance cover has already started. Please consult the policy terms and conditions for how to cancel a policy.

Your personal data

We and anyone else involved in providing your insurance, will treat all your personal information as private and confidential (even when you are no longer our client) and retain it only for as long as necessary to meet regulatory or legal requirements.

We will not disclose any personal data to any third party, except where:

- we are legally compelled to do so;
- there is a duty to the public to disclose;
- our and your interests require disclosure;
- you ask us or give us permission to do so.

Who regulates us?

The Channel Tunnel Group Limited is an Appointed Representative of Eurotunnel Financial Services Limited which is directly authorised and regulated by the FCA and their authorisation number is FRN 490713. We operate strictly to the standards of the directly authorised firm.

You can check the FCA register by visiting their web site at www.fca.org.uk/register or telephone 0800 111 6768 during normal working hours.

Ownership

The Channel Tunnel Group Limited is a company registered in England & Wales under number 01811435 and whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX; it is owned by Groupe Eurotunnel SA a company registered in France under number 483 385 142 RCS Paris and whose registered office is at 19 Boulevard Malesherbes, 75008 Paris, France. Eurotunnel Financial Services Limited, The Channel Tunnel Group Limited and Groupe Eurotunnel SA have no financial interests in any insurer or underwriter of the insurance products provided and the latter have no financial interest in us. For additional information please visit our website at www.eurotunnel.com

Claims

It is essential that all claims are notified to the appropriate insurer promptly. Please consult the terms and conditions in the policy document for how to make a claim.

Complaints

Firms directly authorised by the FCA and their Appointed Representatives have a documented Complaints Procedure, and a copy of ours is available upon request and is displayed on our web site.

Should you have a complaint, please write to Eurotunnel Passenger Customer Relations (Insurance), UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX, telephone +44 (0)3457 353535, or email customer.relations@eurotunnel.com

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:

The Financial Ombudsman Service (FOS), Exchange Tower,
London E14 9SR.

Phone 0800 023 4567

www.financialombudsman.org.uk

email: 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.

The Financial Services Compensation Scheme (FSCS)

As with all firms directly authorised by the FCA, The Channel Tunnel Group Limited as an Appointed Representative of Eurotunnel Financial Services Limited is covered by the FSCS. This is the body established to operate and administer the compensation scheme set up by major insurance companies to compensate consumers when authorised firms are unable, or likely to be unable, to satisfy claims against them. Insurance advising and arranging is covered for 90% of the claim, with no upper limit.