Scheduled Airline Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: Scheduled airline failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a scheduled airline. Financial failure means the airline becoming insolvent or having an administrator appointed and being unable to provide agreed services.

What is insured?

Financial failure prior to departure

✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any scheduled airline that does not form part of an inclusive holiday.

Financial failure after departure

✓ The additional costs incurred by an insured person in replacing that part of any flight arrangements with transportion of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any scheduled airline.

✓ The cost of return flights to the UK, Isle of Man, Channel Islands or Ireland by a similar standard, where the curtailment of the holiday is unavoidable as a result of financial failure of any scheduled airline.

What is not insured?

✗ Scheduled flights not booked within the UK, Isle of Man, Channel Islands or Ireland prior to departure.

✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.

✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by a card issuer.

✗ Financial failure of any travel agent , tour organiser, consolidator or booking agent.

✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.

Are there any restrictions on cover?

! We will not pay more than the amount shown in the policy for each insured person.

Where am I covered?

✓ Anywhere in the world, provided the flight was booked in the UK, Isle of Man, Channel Islands or Ireland.

What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with all of the general conditions within your main travel insurance policy.

When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.

When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.

How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.