Travel Insurance Saver

Flight Delay & Luggage Service Policy Wording

Content

Welcome

Thank you for choosing **Our Flight Delay** & Luggage Service **Policy**. This **Policy** is underwritten by Financial & Legal Insurance Company Ltd. Sold to **You** by Travel Insurance Saver, a trading name of Rothwell & Towler Ltd, which is an Appointed Representative of Crispin Speers & Partners Ltd. **We** have designed this cover to give **You** peace of mind when travel plans don't go as expected.

Important: To ensure **Your** cover works as intended, **You** must register **Your Flight** details at least 12 hours before **Your** scheduled departure. Failing to complete this step may impact the outcome of any claim **You** make, so please register **Your Flight** as soon as **You** book.

Here's what **Your** cover means in simple terms:

- **Support when your flight is delayed:** This **Policy** applies to outbound and inbound **Flights** for UK residents. If that **Flight** is delayed, **We** will help ease the stress by providing assistance and benefits to make the wait more manageable.
- **Help with delayed luggage:** **Your Policy** helps if your **Checked Luggage** is delayed on your trip. It gets **You** back on track quickly.
- **Easy claims process:** **Flight Delays** are detected automatically, so **You** don't need to take action to claim a qualifying delay. For delayed luggage, just provide **Your** PIR (Property Irregularity Report) number when **You** submit a claim. **We** will start tracing **Your** luggage right away. Once validated, **Your** claim payment goes directly to **Your** bank account. This makes the process quick and easy.
- **Flexible cancellation:** **You** can cancel **Your Policy** within 14 days of the commencement date or when **You** get **Your** policy documents, whichever is later. **You'll** get a full refund if **You** haven't travelled and made no claims. After 14 days, for Single Trip Policies, **You'll** receive a 65% refund if **You** haven't travelled and no claim has been made. For Annual Multi-Trip Policies, **We'll** refund a pro-rated amount based on the remaining complete months, as long as **You're** not on a trip and no claim has been made.

We recommend that You keep this document safe, and **We** also advise You to take a copy of this document with You.

Our Agreement

This insurance is a contract between **Us** and **You**. **We** will provide the cover outlined in this **Policy**. Only claims made during **the Period of Insurance** in **Your Policy Schedule** count. This also includes future periods if **We** accept a renewal premium. This is subject to the terms and conditions of the **Policy**.

To ensure **you're** covered, please provide accurate and complete information to the best of **Your** knowledge. If **You** don't take reasonable care when providing this information,**We** may not be able to accept a claim.

This **Policy**, **Your Policy Schedule**, and the Insurance Product Information Document (IPID) make up **Your** full insurance agreement. Please read them together. If **You** need these documents in a different format such as large print, braille or audio, please let **Us** know.

Signed on **Our** behalf

Nick Garner, Chief Executive Officer, Financial & Legal Insurance Company Limited

Policy Definitions

Any word or expression used in this **Policy** document to which a specific meaning has been attached will bear the same meaning throughout the **Policy** document and will appear with an initial capital letter and in bold type as detailed below:

Term	Definition
Carousel	An electric conveyor belt system or its equivalent, located within the luggage hall or baggage hall of a **Destination Airport** and upon which **Checked Luggage** is deposited and placed by airport ground crew after transfer airside from the hold of an aircraft, back into the terminal building.
Checked Luggage	One suitcase, valise, hold-all or other item of baggage per person, belonging to the **Policyholder** or **Covered Person** that has been delivered to an airline check-in desk for transportation within the hold of an aircraft on a registered **Flight** and for which a receipt for transit has been issued to the **Policyholder** or **Covered Person**.
Commencement Date	The start date of the Period of Cover shown in the **Policy Schedule**.
Covered Person	Any traveller with the **Policyholder** listed under Insured Persons on the **Policy Schedule** is covered. They must be registered for the same specific **Flight** as per this **Policy**. The **Covered Person** must also be a UK resident.
Delayed Luggage	**Checked Luggage** that cannot be located for more than 30 minutes by the Luggage Handling desk on arrival on the **Carousel** at the **Destination Airport**.
Departure Airport	The airport at which **Your** journey starts.
Destination Airport	The airport at which **Your** journey ends.

Term	**Definition**
Expiry Date	The end date of the Period of Cover shown in the **Policy Schedule** or, if earlier, the date it is terminated in accordance with this **Policy**.
Flight	A journey either a direct **Flight** or connecting **Flights**, between the **Departure Airport** and the **Destination Airport**; that has been registered by You in **Your Flight & Luggage Delay Service Account**.
Flight Delay	A delay of two hours or more to the scheduled departure time of **Your Flight** that has been notified to **Us** by the airline or a **Flight Delay** data service provider.
Flight & Luggage Delay Service Account	The online account that must be created by the **Policyholder** at least 12 hours prior to travel and used to register: any **Flights** to be covered under this **Policy**, any additional travellers to be covered under this **Policy**, and the **Policyholder's** preferred bank account details, which can be accessed online at delay.travelinsurancesaver.co.uk.
Period of Insurance	The time between the **Commencement Date** of the **Policy** and the **Expiry Date** of the **Policy** and which is shown as Period of Cover in the **Policy Schedule** and for which You have agreed to pay the premium.
Policy	This Flight & Luggage Delay Service **Policy**.
Policyholder	The person shown as lead Name in the **Policy Schedule** who must be a resident in England, Northern Ireland, Scotland or Wales at the time of purchase of this **Policy** and is aged 18 years old or over.
Policy Schedule	The document headed **Policy schedule** accompanying this **Policy** and which contains full details of the **Policyholder's** name, **Policy** number, plus the **Commencement Date** and **Expiry Date** of the **Policy** and the premium payable.
Seller	Travel Insurance Saver.
Waiting Period	A period of not less than 30 minutes between a **Carousel** being put into operation for the return of **Checked Luggage** from the hold of a specified aircraft through to the completion of the unloading process for that aircraft and it being switched off again.
We / Us / Our	Financial & Legal Insurance Company Limited.

Term	Definition
You / Your	The **Policyholder** named in the **Policy Schedule**.

Features & Benefits

The table below sets out the key features and benefits of **Your Policy** and explains what each benefit means for **You.**

What is covered	What it means to you
Airport Lounge Access	Free access to an airport lounge at the **Departure Airport** for the **Policyholder** and any **Covered Persons**.
Flight Delay Compensation	The **Policyholder** and any **Covered Persons** will receive a payment of £50 or access to a VIP lounge each if **Your Flight** is delayed.
Luggage Delay Compensation	The **Policyholder** and any **Covered Persons** will receive a payment of £50 each for **Checked Luggage** that is delayed and cannot be located on the **Carousel** within the **Waiting Period** at the **Destination Airport**.

Exclusions & Limitations

What's not Covered	What it means to you
Flights not registered at least 12 hours before departure	Any **Flight** that is not registered in **Your Flight & Luggage Delay Service Account** at least 12 hours before departure.
Delays caused by transportation or security checks	Delays that do not affect the scheduled **Flight** time.
Service charges or fees from **Your** financial institution	Any charges or fees claimed by **Your** bank or financial provider for compensation payments.
Mobile data, roaming, or SMS costs	Costs incurred to access the service, including charges from **Your** mobile plan or financial institution.
Carry-on or hand luggage	Loss or delay of luggage not checked into the aircraft hold.
Luggage not checked into the aircraft hold	Only **Checked Luggage** is covered.
Loss of items inside **Checked Luggage**	Loss of individual items within **Checked Luggage** is not covered.

Damage only to **Checked Luggage** items	Damage to items inside **Checked Luggage**, without loss or delay, is not covered.
Loss or delay due to confiscation, illegal transport, war, protests, or hostilities	Loss or delay resulting from these causes is excluded.
Loss or delay outside the period between check-in and collection	Only loss or delay occurring between check-in at the **Departure Airport** and collection at the **Destination Airport** is covered.
Theft before check-in, from the **Carousel**, or from an unattended trolley	Theft occurring outside the covered period or location is not covered.
Loss or delay caused by terrorism or imprudent actions by the **Policyholder** or **Covered Persons**	Loss or delay resulting from terrorism or reckless behaviour is excluded.

Eligibility

You must:

- Register **Your Flight** and bank details at least 12 hours before the scheduled departure in **Your Flight & Luggage Delay Service Account**.
- Be at least 18 years old to sign up for a Flight & Luggage Delay Service **Policy**. (**Covered Persons** of any age can be added to a **Flight**.)
- **You** and any **Covered Person** must be a UK resident.
- Have paid the **Policy** premium.
- Travel while **Your Policy** is active.
- Be listed as a fare-paying passenger on the delayed **Flight**.
- Have a smartphone or mobile device that can receive SMS and access the Internet or Wi-Fi for **Us** to communicate **with** You while you wait for **Your Flight**.

General Conditions

	What it means to You
Airport Lounge Access	Access depends on availability, hours of operation, and lounge rules. Age restrictions may apply (children may need an accompanying adult). Some lounges may not allow children.
Flight Registration	Each **Flight** must be registered at least 12 hours before departure.

	What it means to You
	Register via **Your Flight & Luggage Delay Service Account** at https://delay.travelinsurancesaver.co.uk.
Checked Luggage	Luggage must be checked into the aircraft's hold for this **Policy** to apply.
Claims Settlement	Register **Your** payment method (e.g., bank account) in advance to avoid delays in claim payments. All **Covered Persons**, including the **Policyholder**, are required to use the same benefit. If there is compensation for a **Flight Delay** or luggage issue, the payment goes to the **Policyholder**, who must then distribute it as needed. For luggage claims, **You** must provide: • **Flight** number • Property Irregularity Report (PIR) with luggage tracking number • Any other required documents • Notify **Us** of any delay within 48 hours if **You** do not receive an automatic notification or payment.
Journey Breaks	Journeys with planned breaks, layovers, or stopovers must be treated as separate **Flights** and registered individually.
Currency	All amounts are in Pounds Sterling (GBP £).
Governing Law and Jurisdiction	This **Policy** is governed by the laws of England, Northern Ireland, Scotland, and Wales where **You** reside.
Method of Claims Payment	Payments will only be made via bank transfer to a registered account in the **Policyholder's** name. Account details must be registered online at least 12 hours before departure. **We** are not responsible for delays in payment processing outside **Our** control.
Premium Payment	Coverage is valid only if: • The premium is paid before the **Commencement Date**. • The **Policyholder** and registered **Covered Persons** are included. **Flights** are registered at least 12 hours before departure.

Before You Travel

Please read this section carefully. It explains how to activate the **Policy** by registering **Your Flight** details before **You** travel. It also covers what to do if **You** need to claim for a **Flight Delay** or **Delayed Luggage**.
To activate **Your Policy**:

1. Create **Your Flight & Luggage Delay Service Account** at delay.travelinsurancesaver.co.uk using:
    - **Your** email address
    - **Policy** number (found on the **Policy Schedule**)
2. Register **Your Flight** at least 12 hours before departure
3. Provide **Your** preferred payment method (e.g., bank account details) for quick claim settlement.
4. List all **Covered Persons** travelling with **You**.
5. Register all separate and additional **Flight(s)** and their **Covered Persons** at least 12 hours before **Your** departure. Use the same login details and instructions above.

Making a claim at the Departure Airport

As **You** wait for **Your Flight**, please ensure **You** have internet access and can check **Your** email or receive SMS at the number **You** provided during registration. If there's a **Flight Delay**, **You** will get an alert sent to **Your** email or mobile device. This alert will offer **You** a choice: an airport lounge pass or a compensation payment.

Choosing the lounge pass gives **You** access to a nearby airport lounge for the same day, depending on availability. If a lounge isn't available, **You** can select a **Flight Delay** compensation payment of £50. Just tap the button 'unable to enter lounge' to receive **Your** payment.

If **You** do not get a **Flight delay** notification for a **Flight** in **Your Flight & Luggage Delay Service Account**, please email flightdelay@financialandlegal.co.uk or call 0161 3939897. **We** will look into it and arrange for **Your** compensation payment within 2 working days. **We** are open from 9:00 am to 5:00 pm, Monday to Friday, and closed on weekends and public holidays.

Making a Claim at the Destination Airport

If **Your Checked Luggage** has not arrived as expected at **Your Destination Airport**, **You** must inform the Airlines Customer Services desk or Luggage Services desk at that **Destination Airport** that **Your Checked Luggage** has not arrived on the **Carousel**.

The Airlines Customer Services desk or Luggage Services desk will provide **You** with a **Property Irregularity Report (PIR)** for **Your Checked Luggage**, which will contain **your** luggage tracking number (sometimes labelled as File Reference Number). **You** must keep this receipt and PIR safe and use it to report **Your Checked Luggage** as delayed.

To report **Your Checked Luggage** as delayed, log into delay.travelinsurancesaver.co.uk and click on REPORT LUGGAGE. Follow the step-by-step process as shown on the website. **You** will be asked to upload a photograph of the PIR containing the luggage tracking number.

If **you** are unable to log in and report online, please email flightdelay@financialandlegal.co.uk or call 0161 3939897. **We** will investigate and arrange for an after-the-event luggage compensation payment to be made to **You** within 5 working days of notification, provided all required documentation is received.

Notification and Document Submission Duty

You must confirm **You** wish to make a claim within 48 hours of being notified of a **Flight Delay** or discovering **Your Checked Luggage** is delayed. For **Flight Delays**, respond to the delay notification within 48 hours to activate **Your** claim. For delayed luggage, obtain a Property Irregularity Report (PIR) with the tracking number from the airline and upload it via the claims portal within 48 hours. If **You** do not confirm **Your** claim or provide the required documents within this timeframe, **Your** claim may be declined.

Fraud, Misrepresentation and Non-Disclosure

You must always provide honest and accurate information when buying this **Policy** and when making a claim. If **You**, any person insured under this **Policy**, or anyone acting on **Your** behalf:

- Conceals information, commits fraud or attempts fraud, or
- Makes a fraudulent, false or exaggerated claim, or
- Fails to answer **Our** questions honestly and accurately or does not tell **Us** about changes that affect **Your** cover.

Then:

- **Your Policy** may be cancelled
- **We** may reject **Your** claim and any future claims
- **We** may keep any premium **You** have paid
- **We** may share information with other organisations to prevent fraud and involve the authorities for criminal proceedings
- **We** may invalidate **Your Policy** or reduce any payment due

We will not pay any claim that is fraudulent, false or exaggerated.

Transferring Your Policy

This **Policy** may not be assigned or transferred in whole or in part without **Our** written consent.

Cancelling Your Policy

By Policyholder

The **Policyholder** may cancel this **Policy** at any time, by contacting the **Seller:**

- Telephone: 0345 812 0047
- Visiting: https://secure.travelinsurancesaver.co.uk/contact/request-policy-refund
- Email: info@travelinsurancesaver.co.uk

The **Policyholder** can cancel within 14 days of the **Commencement date** or when they receive the **Policy** documents (whichever is later). They will get a full refund if they haven't travelled and no claim has been made.

If the **Policyholder** cancels a single trip **Policy** after 14 days, **We** will refund 65% of the premium paid. This applies only if they haven't travelled and no claim has been made. For an annual multi-trip **Policy**, if cancelled after 14 days (or after the renewal date), **We** will refund part of the premium based on the number of complete months left. This also requires that the **Policyholder** is not on a trip when cancelling and no claim has been made since the **Policy** was issued or renewed.

By Us

We or the **Seller** may cancel the insurance for a valid reason by giving the **Policyholder** seven days' notice in writing to their last known address. Valid reasons for cancellation include:

- Providing incorrect information and failing to clarify when asked.
- Breaching any terms and conditions of **Your Policy**.
- Suspecting fraud.
- Using threatening or abusive behaviour towards **Our** staff or suppliers, or intimidating or bullying them, whether by **You** or anyone acting for **You**.

Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this **Policy** or the handling of a claim **You** should follow the Complaints Procedure set out below:

Complaints relating to the sale of your Policy:	
Write:	The Customer Services Manager Rothwell & Towler Ltd. Tourism House Woodwater Park Pynes Hill Exeter EX2 5WS
Email:	complaints@rothwellandtowler.co.uk
Phone**:**	0345 812 0047 Lines are open Monday to Friday between 9am and 5pm.

Complaints relating to claims payments or claims handling:	
Write:	The Complaints Department Financial & Legal Insurance Company Limited 5400 Lakeside Cheadle Royal Business Park Cheadle Cheshire SK8 3GQ

Email:	complaints@financialandlegal.co.uk
Phone**:**	0161 3939916

The **Policyholder** can cancel this **Policy** anytime by contacting the **Seller**.

Please include the **Policy** number from **Your Policy Schedule** in all correspondence.

Our staff will try to resolve **Your** complaint within 3 business days. A summary resolution letter will be sent to **You**. If this isn't possible, **We** will acknowledge **Your** complaint quickly. If the complaint isn't resolved within 4 weeks, **We** will inform **You** of the next steps. A final response letter will be sent within 8 weeks.

If **You** remain unhappy after receiving **Our** response, **You** can refer **Your** complaint to the Financial Ombudsman Service. **You** can contact them at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

- Telephone: **0300 1239 123** or **0800 023 4567**
- Fax: **020 7964 1001**
- Email: **complaint.info@financial-ombudsman.org.uk**
- Website: **www.financial-ombudsman.org.uk**

The use of these facilities does not affect **your** right to take legal action.

Protecting You

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the UK if, in the unlikely event, **We** cannot meet **Our** liabilities under this **Policy**. The level and extent of compensation provided will depend on the location of the risk, the type of insurance and on the circumstances of the claim.

Further information about the Financial Services Compensation Scheme is available from their website **www.fscs.org.uk**. The FSCS can be contacted:

- online by completing the form on the FSCS website **www.fscs.org.uk/contact-us/**; or
- by calling **0800 678 1100**; or
- by writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY; or
- by live chat via the FSCS website **www.fscs.org.uk/contact-us/.**

Data Protection

We are Financial & Legal Insurance Company Limited, referred to as "**We**/**Us**/**Our**" in this notice. **Our** data controller registration number issued by the Information Commissioner's Officer is **Z561011X**.

This privacy notice is relevant to anyone who uses **Our** services, including **Policyholders**, prospective **Policyholders**, and any other individuals insured under a **Policy**. **We** refer to these individuals as "**You**/**Your**" in this notice.

We are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **Your** personal data in accordance with the relevant data protection legislation.

We may share **Your** personal data with approved suppliers and service providers where this is reasonably required to provide the fulfilment services, deal with **Your** claim or provide services on **Our** behalf. These suppliers may have access to personal data needed to perform their functions in relation to the insurance **Policy** but are not permitted to share or to use such information for any other purpose. **We** require all third parties to respect the security of **Your** personal data and to treat it in accordance with the law.

Why do we process your data?
The provision of **Your** personal data is necessary for **Us** to administer **Your** insurance **Policy** and meet **Our** contractual requirements under the **Policy**. **You** do not have to provide **Us** with **Your** personal data, but **We** may not be able to proceed appropriately or handle any claims if **You** decide not to do so.

What information do we collect about you?
Where **You** have purchased an insurance **Policy** through one of **Our** brokers, **You** will be aware of the information that **You** gave to them when taking out the insurance. The agent will pass **Your** information to **Us** so that **We** can administer **Your** insurance **Policy**. For specific types of insurance policies, for example when offering **You** a travel insurance **Policy**, **We** may process some special categories of **Your** personal data, such as information about **Your** health.

We have a legitimate interest to collect this data as **We** are required to use this information as part of **Your** insurance quotation or insurance **Policy** with **Us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

Financial & Legal Insurance Company Limited's full privacy notice
This notice explains the most important aspects of how **We** use **Your** data. **You** can get more information about this by viewing **Our** full privacy notice online at http://financialandlegal.co.uk or request a copy by emailing **Us** at info@financial&legal.co.uk. Alternatively, **You** can write to **Us** at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, 5400 Lakeside, Cheadle, SK8 3GQ.

The insurance provided by this **Policy** is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

Useful Information

Travel Insurance Saver Customer Service

Monday to Friday
09:00 to 17:00

0345 812 0047

travelinsurancesaver.co.uk/contact

Before You Travel

For this policy to be operative you must register your flight at least 12 hours in advance of your outbound departure by visiting

delay.travelinsurancesaver.co.uk

Get advice about travelling abroad, including the latest information on coronavirus, safety and security, entry requirements and travel warnings.

https://travelaware.campaign.gov.uk/

The Flight & Luggage Delay Service is underwritten by Financial & Legal Insurance Company Limited who are registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915.

Travel Insurance Saver is a trading name of Rothwell & Towler Ltd which is an Appointed Representative of Crispin Speers & Partners Ltd who are Authorised and Regulated by the Financial Conduct Authority (FCA). Register number 311507. Rothwell & Towler Ltd, Registered in England No. 08294942. Registered Office: St Clare House, 30-33 Minories, London, EC3N 1PE.

Flight Delay & Luggage Cover

Insurance Product Information Document

Company: Financial & Legal Insurance Company Ltd

Product: Flight Delay & Luggage Cover

The Insurance provided in this policy is underwritten by Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Financial & Legal Insurance Company Limited are registered in England and Wales under the Company number 03034220.

This document provides a summary of key information and benefits relating to your Insurance Policy. Full details of cover levels, including the sum insured and any additional benefits, are available in the policy documentation.

What is this type of insurance?

This policy provides benefits if your outbound or inbound flight is delayed, and compensation if your checked luggage is delayed on the outbound journey. It applies to UK residents travelling on registered flights.

What is insured?

- ✓ **Flight delay benefit** – If your registered outbound or inbound flight is delayed by 2 hours or more, you can choose either airport lounge access or a £50 payment.
- ✓ **Checked luggage delay benefit** – If your checked luggage is delayed on arrival at your destination on the outbound journey and a PIR is issued, you'll receive a £50 payment.
- ✓ **Automatic flight delay detection** – Qualifying delays are detected automatically; you won't need to submit a claim for the delay itself.
- ✓ **Fast luggage claim settlement** – Once you submit your PIR and tracking number, your luggage claim is processed quickly and paid directly to your registered account.

What is not insured?

- ✗ Flights not registered at least 12 hours before departure.
- ✗ Luggage that is not checked into the aircraft hold.
- ✗ Loss or delay of carry-on/hand luggage.
- ✗ Loss of items inside checked luggage or damage-only claims.
- ✗ Delays from airport queues, security checks, or anything not changing the scheduled flight time.
- ✗ Service charges or fees from your bank or mobile provider.
- ✗ Mobile data, roaming or SMS costs used to access the service.
- ✗ Loss or delay outside the period between check-in and collection at the destination.
- ✗ Theft before check-in, from the carousel, or from an unattended trolley.

See the Policy Terms and Conditions for the full list of exclusions and limitations.

Are there any restrictions on cover?

- ! You must register your flight (and any travellers) at least 12 hours before departure.
- ! All insured persons must take the same benefit option (lounge access or payment).
- ! You must have internet/mobile access at the airport to receive notifications.
- ! Compensation for luggage delay requires a PIR and tracking number.
- ! Payments can only be made to the policyholder's registered bank account.
- ! A valid UK residential address is required.

Where am I covered?

- ✓ Cover applies to flights departing from and returning to airports worldwide, provided the policyholder and covered persons are UK residents.
- ✓ Luggage cover applies only at the destination airport of the outbound journey.

What are my obligations?

- Provide accurate information when buying the policy.
- Create your Flight & Luggage Delay Service Account.
- Register your flight(s) and payment details at least 12 hours before travel.
- Ensure all travellers are added to the policy and registered.
- Respond to delay notifications within 48 hours.
- Obtain a PIR for delayed luggage and upload it within 48 hours.
- Keep your device available to receive SMS/email notifications.
- Follow all claims instructions and supply any required documents.
- You must be a fare-paying passenger on the registered flight.

When and how do I pay?

- You must pay the full premium before the commencement date shown on your schedule.
- Payment is made through your broker or retailer at purchase.

When does the cover start and end?

- Cover starts on the commencement date and ends on the expiry date shown in your schedule, unless cancelled earlier.
- Cover only applies to flights registered before departure and taking place during the period of insurance.

How do I cancel the contract?

You may cancel this insurance at any time by contacting the seller.

If you cancel within 14 days:

- If you cancel within 14 days of the policy start date (or when you receive your documents, whichever is later) and no claim has been made, you will receive a full refund.

If you cancel after 14 days:

- For single trip policies: you will receive a 65% refund of the premium, provided you have not travelled and no claim has been made.
- For annual multi-trip policies: you will receive a pro-rated refund for the remaining complete months of cover, provided you are not on a trip and no claim has been made.

Insurer Cancellation:

The insurer or seller may cancel this policy by giving you 7 days' notice if there is a valid reason (such as fraud, failure to comply with policy terms, or abusive behaviour). No refund is due if cancellation follows a valid reason related to a claim.