

# ProtectMyHoliday.com financial failure insurance

## Insurance Product Information Document

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

Product: ProtectMyHoliday.com end supplier 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 company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier 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 entity listed above that does not form part of an inclusive holiday.

##### Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in securing that part of the travel arrangements to a similar standard as that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man, Channel Islands or Ireland by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



#### What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man, Channel Islands or Ireland prior to departure.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any 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.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.



#### Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the schedule.



#### Where am I covered?

- ✓ Anywhere in the world.



#### What are my obligations?

- In the event of a claim, you must notify us as soon as practically possible, using the details shown on the policy.
- You must provide us with any information we require.
- You must take care to ensure that all information provided to us is accurate and complete, including all information in the schedule. You must notify us without delay if any information is incorrect.
- You must take all reasonable care to limit any loss.



## When and how do I pay?

The premium is payable in full by debit or credit card prior to commencement of cover.



## When does the cover start and end?

Cover starts and ends on the corresponding dates shown in the schedule.



## How do I cancel the contract?

- You can cancel the policy within 14 days of buying it by notifying us by e-mail or letter using the details set out in the policy. If your trip has not commenced, we will refund the premium in full.
- You can cancel the policy at any other time by writing to us using the details set out in the policy. If cover has started but no claim has been made, we will return a pro rata proportion of the premium for any period for which you have already paid but for which cover is not required.
- If you have made a claim you can still cancel the policy, although we will not return any of the premium to you.