

**An endorsement will appear on your policy schedule if cover is in place for Scheduled airline failure. Please keep this addendum safe, it forms part of your Direct Travel policy wording.**

### **Scheduled airline failure**

Scheduled airline failure is provided by International Passenger Protection Limited and is underwritten by a consortium of Association of British Insurers member companies. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958). International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Any complaint you may have in respect of a Scheduled airline failure claim should in the first instance be addressed to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

**Beyond IPP, please refer the matter to FOS – see your policy wording for further details.**

**To claim for Scheduled airline failure:** write to IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR or phone 0208 776 3752 or e-mail [info@iplplondon.co.uk](mailto:info@iplplondon.co.uk) and ask for a claim form. You should fill in the form and send it to the Claims Department, together with all the information and documents they ask for. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days.

### **Special definitions of words applicable to this section only:**

**We/our/us** – A consortium of Association of British Insurers member companies in respect of cover under - Scheduled airline failure.

#### **WHAT YOU ARE COVERED FOR**

In the event of insolvency of the Scheduled airline not forming part of an inclusive holiday, we will pay you up to £1,500:

- 1 Prior to your departure for irrecoverable costs that you have paid should it become necessary and unavoidable for you to cancel your journey or one-way trip; or
- 2 In the event of insolvency after departure:
  - a) for any additional costs incurred by you in replacing that part of the travel arrangements to a similar standard to that originally booked; or
  - b) for the cost of a return transportation to the United Kingdom, if curtailment of your journey is necessary and unavoidable.

#### **WHAT YOU ARE NOT COVERED FOR**

- 1 Scheduled flights booked outside of the United Kingdom.
- 2 Scheduled flights not booked either through a bonded travel agent or direct with a scheduled airline.
- 3 Scheduled flights forming part of an inclusive holiday.
- 4 The financial failure of:
  - a) any scheduled airline which is insolvent or for which a threat of insolvency was public knowledge by the date this insurance was effected by you;
  - b) any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
  - c) any travel agent, tour operator, booking agent or consolidator with whom you have booked a scheduled flight.
- 5 Any loss for which a third party is liable or which can be recovered by other legal means.

**You are not covered for anything mentioned in the general exclusions on page 35 of the policy wording.**