



# Advantage

FINANCIAL SERVICES

## SCHEDULED AIRLINE FAILURE INSURANCE

**ARRANGED BY:** Advantage Financial Services Limited, 21 Provost Street, London N1 7NH who are authorized and regulated by the Financial Services Authority, registration 308377.

**UNDERWRITTEN BY:** Northern & Western Insurance Company Limited, whose registered office is at Building 2, Nelson Spring Shopping Complex, Nelson Spring, Nevis West Indies and who are authorized and regulated by the Nevis Financial Services Regulation and Supervision Department under registration number 27608.

**Valid for Trips booked by the Insured Company between 00.01hrs 1<sup>st</sup> October, 2010 and 24.00hrs 30<sup>th</sup> September 2011**

### DEFINITIONS:

#### **Insured Company, You, Your, Yours**

Moresand Ltd T/As Crystal Travel; 7-Continents Travel; Sam Travel & Tours; Oneworld Holidays; 9Flights; Travel Centre; Air Travel Guide, 38 Riding House Street, London W1W 7ES

#### **Underwriters, We, Us. Our**

Northern & Western Insurance Company Limited

#### **Passenger(s)**

Individual Person(s) who has purchased a **Scheduled Airline** ticket from **You**.

#### **Sales Agent**

The insurance agent, broker or intermediary that sold this insurance to **You**

#### **Premium**

As per **Our** quotation provided to **You** by **Your Sales Agent**

#### **Scheduled Airline**

A **Scheduled Airline** is an airline that publishes a timetable and operates its service to a distinct schedule and sells to the public at large.

### INSURANCE COVER:

#### **Failure of Scheduled Airline**

In consideration of payment by **You** of the premium due to **Us, We** will indemnify **You** up to a maximum sum insured of £1,500 in all for each **Passenger(s)** in respect of:-

- (1) The cost relating to Scheduled air flights necessarily and unavoidably cancelled prior to the departure of the **Passenger(s)** from the United Kingdom or their country of domicile due to bankruptcy/liquidation of any **Scheduled Airline** as defined above on which the booked trip depends in respect of deposits or charges paid in advance by the **Passenger(s)** which are forfeited by the **Passenger(s)**

**OR**

- (2) The costs relating to Scheduled Air flights in the event of curtailment due to bankruptcy/liquidation as set out in 1 above whilst the **Passenger** is on the booked holiday/trip, those costs being of a similar standard to the originally booked flights.



## EXCLUSIONS

We shall not be liable for:-

- (1) Claims arising directly or indirectly from existing or publicly declared financial failure or collapse of a **Scheduled Airline** on or before the date the trip is booked.
- (2) Claims relating to airlines in Chapter 11 Bankruptcy, or Bankruptcy Protection where the ticket was purchased subsequent to the airline registering under Chapter 11 or Bankruptcy Protection.
- (3) Any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:  
The failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
- (4) Cover under this section is only applicable in respect of the costs relating to scheduled air flights (excluding all pre-booked tours).
- (5) Cover does not apply in respect of chartered flights.
- (6) Cover does not apply if a **Scheduled Airline** is taken over or forms part of a merger by another airline.

## CLAIMS PROCEDURE

### Claims evidence required to support a claim

1. Travel and accommodation cost documentation, such as invoices, flight booking confirmation, Cancellation invoices or letters from the Third Party Supplier confirming that You did not use their service and whether any refund is due to You from them.
2. A letter from the relevant authority or transport provider confirming the cause and length of the delay (if requested to do so by Us)
3. Invoices to confirm the cost of the additional travel, accommodation and subsistence costs incurred

**Please note:** We may request other evidence to support your claim dependent upon your circumstances.

**Please Note that in the event of any fraudulent claim being submitted by the Insured Person or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.**

### Claims Procedure

In the event of a claim you should contact Advantage Financial Services Limited at 21 Provost Street, London N1 7NH or Telephone: 020 7324 3938 or Fax: 020 7324 3999 or by Email: [afs@advantage4travel.com](mailto:afs@advantage4travel.com).

If you are unhappy with their response you should write to the underwriters at Northern & Western Insurance Company Ltd at their Correspondence address 10707 Corporate Dr, Suite 136 Stafford, TX 77477. Texas. U.S.A.

## CONDITIONS

Under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English Law.

