



**FAILURE OF SCHEDULED AIRLINES INSURANCE (EXCLUDING PRE-BOOKED TOURS) OPERATED BY MORESAND LTD T/A CRYSTAL TRAVEL, SAM TRAVEL & TOURS, 7-CONTINENTS TRAVEL, RELAXX TRAVEL, FLYBISS, WORLDGATE TRAVEL AND AIR TRAVEL GURU
ARRANGED BY ADVANTAGE AND UNDERWRITTEN BY IGI INSURANCE COMPANY LIMITED**

Certificate No. SAF/IGI/000187

Valid for tickets purchased between 1st October 2009 and 30th September 2010

Premium: As per Our quotation provided to You by Your Sales Agent

DEFINITIONS:

Insured Company, You, Yours

MORESAND TRAVEL LTD AND ASSOCIATED COMPANIES AS DESCRIBED ABOVE

Sales Agent

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

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.

Underwriters, We, Us

IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG

Passenger

Individual Person who has purchased a ticket from MORESAND TRAVEL LTD AND ASSOCIATED COMPANIES

Cover

In consideration of payment by **You** of the premium due to **Us, We** will indemnify **You** up to a maximum sum insured of £1500 in all for each **Passenger** in respect of:-

(1) The cost relating to Scheduled air flights necessarily and unavoidably cancelled prior to the departure of the **Passenger** 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** which are forfeited by the **Passenger**.

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.

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.

Claims Procedure

In the event of a claim MORESAND TRAVEL LTD AND ASSOCIATED COMPANIES should contact

IGI Insurance Company Limited
Market Square House
St James's Street
Nottingham NG1 6FG

All airline tickets and invoices together with proof of payment of Insurance Premium must be submitted.

WHAT TO DO SHOULD A SCHEDULED AIRLINE GO INTO BANKRUPTCY/LIQUIDATION WHILST THE PASSENGER IS ABROAD

Please call **GLOBAL RESPONSE** and be prepared to give your insurance certificate number or the ATOL number appearing on your invoice. Global Response is available 24 hours a day. Please note that this service should not be called for casual enquiries.

The Telephone No. is **+ 44 (0) 870 606 1581**

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

Cancellation

Written confirmation of the cancellation of the policy may be given at anytime by **You** or the **Underwriters**. **We** will give **You** a minimum of 14 days notice of cancellation to enable **You** to find alternative cover. **You** may cancel the policy by giving **Us** written instructions. Please note that there is no refund of premium payable to **You** for cancellation after the 14 days cooling off period.

Cooling off Period

Before **You** accept our policy **You** have 14 days to review **Your** policy wording. If **You** are not totally happy with the policy and **You** have not made a claim **You** can write to **Us** requesting that **Your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **Your** insurance.

Complaints Procedure

We always aim to provide a first class service. However, if **You** have any complaint **You** can contact the **Sales Agent** who arranged the insurance for **You** or the **Underwriters**, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. **We** will contact **You** within five days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and give **You** an answer within four weeks. If it will take **Us** longer than four weeks **We** will tell **You** when **You** can expect an answer.

If the matter is not resolved to **Your** satisfaction please write to:

Managing Director, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

If **We** or the **Underwriters** have not given **You** an answer in eight weeks **We** will tell **You** how **You** can take **Your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **You** have to take action against **Us** or the **Underwriters**.

If **You** are still not satisfied **You** can contact the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

The **Underwriters** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the **Underwriters** cannot meet their obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at www.fscs.org.uk or by contacted on 020 7892 7300

The complaints procedure above does not affect any legal right **You** may have to take action against **Us** or the **Underwriters**. This policy is provided by: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. Registered number 1229676

Tel: 0115 941 1022 Fax: 0115 941 1316

Authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234

Signed for on behalf of IGI Insurance Company Limited



K W WARDELL
Managing Director