



PIPB(B) - Certificate Wording

SCHEDULED AIRLINE FAILURE INSURANCE

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Lloyds Syndicates (**The Insurer**).

The Insurer will pay up to £xxx in total for each **Person-Insured** named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of Insolvency after departure:
 - a) Additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) If curtailment of the holiday is unavoidable -the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set under the **Claims Procedure**.

The Insurer will not pay for:

1. Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Northern Ireland prior to departure
2. Any costs resulting from the Insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of the Insured's application under this policy
 - b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the Insured's date of application for this Policy
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
4. Any loss for which a third party is liable or which can be recovered by other legal means
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Claims Procedure:-International Passenger Protection claims **only**-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS -REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

This Certificate is only a summary of the protection provided. A copy of the Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.



**NOTES ON
SCHEDULED AIRLINE FAILURE -PIIP(B)**

We Cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in the UK in the event of the Insolvency of the airline

for:

- All monies paid prior to flight departure in respect of airfare(s);
- The cost of a return airfare(s) to the UK or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

We Do Not Cover:

The booking agent or consolidator.