

## **Travel Disruption Insurance FAQ**

### **What does it cover?**

This will cover financial losses caused by cancellation, curtailment or delay due to any “Force Majeure” such as natural disasters (including volcanic ash) war (and similar hostilities), strikes and industrial action. Please see the wording for full details of insured events and a summary of the scope of cover is as follows:

- Cover for cancellations and delays to travel caused by force majeure events including: war (and similar hostility), natural disaster (including volcanic ash cloud), severe weather (including snow) or industrial action.
- It does not cover technical failures of transport.
- It does not cover any perils known at the time of a booking that are relevant to the travel arrangements.
- It does not cover a passenger’s disinclination to travel.
- Covers the costs that you as the principle are obliged to bear in refunding or rearranging some or all of your customer’s holiday.
- Covers the costs for customers delayed in resort for more than 24 hours including additional expenses in respect of accommodation, food & drink.

### **Who should take this cover?**

Any company that packages holidays and is responsible for the successful delivery of a customer’s travel arrangements. If you are acting as a “Principal” then this is designed to protect you.

### **Who will it cover?**

This is a commercial insurance policy designed to protect your company by ensuring that you will be able to meet the financial obligations to your customers when acting as a Principal. It cannot be sold to customers as insurance but can be included in any administrative fee or built into your costs when dynamically packaging.

### **How much per passenger will it cover?**

The typical sum insured is £1,500 per passenger. Additional levels can be negotiated on an *ad hoc* basis.

### **Does it cover delays caused by “volcanic ash cloud”?**

Yes – it will even provide cover for a volcano that has been active prior to the booking date of your passengers trip provided that there has been no report in the public domain of an ash cloud being produced by that particular volcano for 28 consecutive days.

### **How do I apply?**

The insurer requires an application form to be completed giving an indication of the annual passenger numbers and the estimated split by region/country. Cover will start as soon as we receive your first premium payment.