



Flight Cancellation Insurance Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Statement of Demands and Needs

This policy will suit the demands and needs of a customer requiring protection in respect of a single flight cancellation. You should read the important conditions and exclusions to ensure that this policy is right for you. You will not receive advice or a recommendation from Blink Innovation (UK) Limited in relation to this policy. You will need to make your own decision as to whether it suits your needs.

Type of insurance and cover

This insurance policy is provided by Blink Innovation (UK) Limited. Registered Office: 6 East Parade, Leeds, LS1 2AD. Registered in England & Wales, No. 10257192. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 790304. The policy is underwritten by Great Lakes Insurance SE.

This policy covers you in the event that your airline or flight provider permanently cancels your flight and the cost of providing, where possible, alternative travel to your destination.

Duration of cover

The cover outlined in this policy will automatically be extended to the first alternate flight we book you on. The policy of insurance will run until the flight you have insured has either departed or been cancelled. As the insurance is only purchased to cover a single flight or trip; all policies are non-renewable.

Financial limits

In the event of a valid claim, we will endeavour to offer you a selection of up to three alternate flights to book you on in order to complete your journey. The value of such alternate flights are limited to the amount of £500.00 each.

At our discretion and where viable, we may offer to complete your journey by an alternate mode of transport (for example rail / private taxi / coach). The value of such alternate travel is limited to the amount of £500.00.

If we are unable to offer any alternate travel arrangements (for example a natural disaster prevents travel) then we will cancel the policy and issue you a full refund of the premium you paid.

A Summary of significant and unusual exclusions / limitations

The policy does not provide cover against every event or circumstance. The following is a summary of the main exclusions and limitations that apply. A full list of all the exclusions and limitations can be found in the policy document.

This policy is only available for flights between the UK & Ireland

If your flight departs as scheduled but you are unable to board (for example delayed on route to the airport).

If your flight is cancelled due to war, nuclear risks or terrorism.
Any costs relating to connecting flights that you may have booked.

Any out of pocket expenses or accommodation costs that you may incur as a result of your flight being cancelled or delayed.

Any costs arising from your delayed arrival at your destination.

Any costs you incur due to the cancellation of the original flight.

Any loss or claim in relation to your luggage.

Any additional fees payable (e.g., baggage fees, ticket printing fees).

Cover is available for persons of 18 years of age or over, resident in the UK.

This policy is only available to purchase online.

Cancellation

You will find full details of your cancellation rights in the policy document.

You have a 14 day cooling off period from receiving your policy documentation during which you can cancel your policy and receive a full refund of the premium paid, provided no claim has been made during the cooling off period.

If you cancel your policy after the end of this 14 day period, you will not be entitled to receive any refund of the premium paid.

You will also not be entitled to receive any refund of the premium paid if you cancel your policy during the 14 day cooling off period, but this is within the 24 hour period prior to the scheduled departure date and time of your flight, or after the scheduled departure date and time of your flight.

How to make a claim

We will send you a notification to your mobile phone device registered with us in the event that your flight is cancelled. You will need to then log into your account in order to make a claim. This can be via a smartphone or any other normal means of accessing the internet. To make a claim you will need to:

1. Go to www.blinkblink.io.
2. Click 'log in' to get to your account.
3. Enter the account details and password that you specified when setting up your account.
4. Follow the on screen instructions to select and alternate flight should yours be cancelled.

You will find full details of how to make a claim in the policy document.

Your underwriter and the Financial Services Compensation Scheme (FSCS)

Your policy is underwritten by Great Lakes Insurance SE who are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Great Lakes are unable to meet their liabilities under this policy. You can get more information from the FSCS at www.fscs.org.uk or by telephone on 0800 678 1100.

Making a complaint

We aim to provide a first class level of service at all times. If, for any reason, you feel that our service is not of the standard that you would expect, please tell us. You should address any complaints, in writing, to:

Complaints Manager
Blink Innovation (UK) Limited
6 East Parade
Leeds
LS1 2AD
United Kingdom
Or you can email: hello@blinkblink.io.

If you are not satisfied with our final response, you can refer the matter to the Financial Ombudsman Service (FOS). You can contact the FOS in the following ways:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

Email: complaint.info@financialombudsman.co.uk

Website: www.financial-ombudsman.org.uk

You are also able to use the EU's online dispute resolution (ODR) platform at <http://ec.europa.eu/odr> for resolving disputes.