



keyfacts[®]

Introduction

This document summarizes the things that we think are important to know about the different types of policy we sell. It can help you compare products and is a quick reference but it does not contain the full Policy Wording which is available separately. Please review that document for the complete details of your cover.

Duration of our policies

All policies 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

What are you covered for?

- This policy only covers you in the event of the cancellation of your flight and the cost of providing, where possible, alternative travel to your destination.

What sort of compensation will you receive in the event of a valid claim?

- In the event of a valid claim, we will endeavor 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.
- 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 back from inception and issue you a full refund of the premium you paid.

A summary of significant exclusions and limitations

- No cover is provided when your flight is cancelled due to reasons of terrorism, nuclear risks or war.
- If your flight departs as scheduled but you are unable to board (for example delayed on route to the airport) then no cover is provided. The airline must cancel the flight in order for a valid claim to be made.
- If you have booked connecting flights independent from the flight you have insured for, we will not provide any cover for such connecting flights under any circumstances.
- Although we will always endeavor to offer you alternate travel arrangements, we will not be liable for any costs arising from your delayed arrival at your destination, nor in the event we cannot offer any alternate, any costs you incur due to the cancellation of the original flight.

- No cover is provided in respect to your luggage. Airlines are legally restricted from transporting unaccompanied luggage on passenger flights so if you have already checked a bag with your original airline, we recommend you speak to a representative from your original airline regarding how to transport the bag to your destination.

General conditions

We will not process any claims or rebook you on another flight or travel service if you have not paid the premium in full to us.

You will need to ensure that you have internet access in order to make a claim. This can be via a smartphone or any other normal means of accessing the internet.

We will not rebook your travel arrangements until you give your approval to do so.

Cancellation

You can cancel free of charge at any time in your 14-day cooling off period up 24 hours before your flight is scheduled to depart. If you decide to cancel under these circumstances, we will refund all premiums paid unless you have made a claim.

How to make a claim

- Go to www.blinkblink.io.
- Click 'log in' to get to your account.
- Enter the account details and password that you specified when you bought the policy.
- Follow the on screen instructions to select and alternate flight should yours be cancelled.

Complaints

We aim to provide you with a high level of customer service at all times, but if you are not satisfied and wish to make a complaint the easiest and quickest way is via the Contact Us page on our website: www.blinkblink.io

Alternatively, please call our complaints team on +44 (0)2037971114

If you prefer you can also reach us by post, though it will naturally take a little longer. Write to us at:

Blink Innovation (UK) Limited
6 East Parade
Leeds
LS1 2AD
United Kingdom

If you are in any way not satisfied with the way your complaint has been handled then you may refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower

London
E14 9SR
Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.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> who will notify the Financial Ombudsman Service on your behalf.

Your underwriter and the Financial Services Compensation Scheme

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 the liabilities under this policy. You can get more information by asking us or by visiting their website at www.fscs.org.uk.