



# Flight Cancellation Insurance Policy Document

## Section 1: Policy definitions

Whenever the following words appear in bold in this policy wording they will always have these meanings:

**Airline / Flight provider:** The company who **you** are booked to fly with as denoted by the first two letters of **your flight** number.

**Alternate flight:** The flight **we** rebook **your** travel on should **your flight** be cancelled or impacted.

**Alternate travel service:** In the event of no alternate flights being available, **we** may offer another method of transport other than flying such as private hire taxi, rail or ferry.

**Insurer:** Great Lakes Insurance SE.

**Nuclear risk:**

- a) Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;
- b) Any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything above;
- c) All operations carried out on any site or premises on which anything in a) or b) above is located

**Terrorism:** An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

- a) Is committed for political, religious, ideological or similar purposes; and
- b) Is intended to influence and government or to put the public, or any section of the public, in fear; and
- c) involves violence against one or more persons: or
  - i. involves damage to property; or
  - ii. endangers life other than that of the person committing the action; or
  - iii. creates a risk to health or safety of the public or a section of the public; or
  - iv. is designed to interfere with or disrupt an electronic system.

**War:** War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

**We / Us / Our:** Blink Innovation (UK) Limited on behalf of Great Lakes Insurance SE.

**Your flight:** The flight as detailed on **your** certificate of travel insurance or the first **alternate flight**.

**You / your:** The individual whose name is shown on the certificate of travel insurance.

## Section 2: About your policy

The purpose of this policy is to provide the financial amount necessary to reimburse the cost of sourcing alternative travel arrangements if **your flight** is cancelled. This policy document together with **your** certificate of travel insurance details what **you** are covered for and what **you** are not covered for. Please

keep them in a safe place.

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 the **Insurer**.

The **Insurer** is a German insurance company with its headquarters at Königinstraße 107, 80802 Munich Commercial Register number: HRB 230378

UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

The **Insurer** is a wholly owned subsidiary of the Munich Re Group rated AA (very strong) by S&P and A+ (superior) by A.M.Best.

## Important

Please read the policy wording carefully to ensure **you** understand **your** entitlement under this policy and importantly what limitations and exclusions may apply to this cover. If **you** have any questions then **you** can contact **us** via the details below:

Website: [www.blinkblink.io/contactus](http://www.blinkblink.io/contactus)

Email: [hello@blinkblink.io](mailto:hello@blinkblink.io)

## Law applicable to this policy

This policy will be governed by and construed in accordance with English law, and the courts of England will be able to deal with any questions or disputes concerning them, although this does not affect your statutory rights.

### Section 3: Type of insurance and duration of policy

## Type of insurance and cover

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.

Cover applies to:

The cost **we** pay for **you** to be rebooked on an **alternate flight**; or

In the event that no **alternate flights** are available, and at **our** discretion, the cost **we** pay for **you** to travel via an **alternate travel service**.

The cover outlined in this policy will automatically be extended to the first **alternate flight we** book **you** on in accordance with this policy.

## Duration of the policy

This policy will remain in force until **your flight** has departed or your **alternate flight** has been cancelled. Cover will be extended to the first **alternate flight** as set out in the 'Type of Insurance and Cover' section of this policy. As the insurance is only purchased to cover a single flight or trip; the policy is non-renewable.

## Section 4: GENERAL CONDITIONS AND EXCLUSIONS

### General conditions

These conditions apply to the whole policy:

1. This policy is only available for flights between the UK & Ireland.
2. This policy is only available to purchase online.
3. Cover is only available for persons 18 years of age or over and resident in the UK.
4. **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.
5. **We** will not make any payment under this policy unless **you** have paid the full premium due to **us**.
6. If **you**, or anyone on **your** behalf, tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this policy then **we** will treat this policy as if it never existed.
7. **We** will seek to provide **you** with an **alternate flight** similar in standard to **your** original booked service but cannot guarantee this will be the case.
8. **We** have the right but not the obligation to offer **you** an alternate travel service should **your** flight be cancelled.
9. **We** will endeavour to the best of **our** abilities to obtain an alternative means of reaching **your** destination if **your flight** is cancelled, however this may not be possible due to circumstances beyond **our** control. In such cases **we** will notify **you** of the situation but cannot be held accountable for any costs that arise directly or indirectly from the fact that a suitable **alternate travel service** is not available.
10. **We** will not make any payment under this policy where **you** would be entitled to be paid under any other insurance if this policy did not exist.
11. No cover or exclusion under this policy affects **your** statutory rights.
12. The **Insurer** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Exclusions and limitations

This policy does not provide cover against every event or circumstance. The following exclusions and limitations apply:

1. If **your flight** departs as scheduled but **you** are unable to board (for example delayed on route to the airport).
2. If **your airline** or **flight provider** remove **you** from their boarding list for an inbound flight in the event that **you** do not fly on the original outbound flight.
3. If **your flight** is cancelled due to **war, nuclear risks or terrorism**.
4. In the event that **your flight** is cancelled **your** subsequent costs incurred by rebooking an alternate flight without **our** prior authorisation.
5. Alternate travel costs **you** incur as a result of **your flight** being cancelled other than the refund of **your** ticket or the cost of re-booking **you** on a selected **alternate flight**.
6. Any costs relating to connecting flights that **you** may have booked.
7. Any out of pocket expenses or accommodation costs that **you** may incur as a result of **your flight** being cancelled or delayed.
8. Any flight cancellation which **you** ought to reasonably have known about, before **we** agreed to insure **you**.
9. Any additional fees payable by **you** (e.g. baggage fees, ticket printing fees) as a result of re-booking on an **alternate flight**.
10. Any loss or claim in relation to **your** luggage.
11. Any costs arising from **your** delayed arrival at your destination.
12. Any costs **you** incur due to the cancellation of the original flight.

## Financial limits

This policy covers **you** in the event that **your airline** or **flight provider** permanently cancels **your flight**. In the event of a 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.

In the event that no **alternate flights** are available, at **our** discretion and where viable, **we** may offer to complete your journey by an **alternate travel service**. The value of such alternate travel is limited to the amount of £500.00.

Please note: 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.

## Section 5: Making 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](http://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 and actively select which **alternate flight** or **alternate travel service you** wish to be booked on.

**You** must ensure that **your** mobile phone device is registered with **us** and has a suitable level of battery life and signal. **We** will try to ensure that any cancellation is notified to **you** but will not be held accountable if **you** cannot receive a message for any reason on **your** mobile phone device.

Should **you** receive notification that **your** flight is cancelled directly from **your airline** or **flight provider** or by any other means, **you** should follow the claims process as detailed above.

## Section 6: Your right to cancel this policy

**You** can cancel this policy within 14 days (cooling-off period) of receiving **your** policy documentation. Provided no claim has been made during the cooling off period, a full refund of the premium paid by **you** will be given.

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 the flight detailed on your certificate of insurance, or after the scheduled departure date and time of the flight detailed on your certificate of insurance.

**You** can cancel this policy by writing to **us** at:

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

Or by email: [hello@blinkblink.io](mailto:hello@blinkblink.io)

## Section 7: Your personal information:

**We** are committed to ensuring that **your** privacy is protected. **We** are registered as a Data Controller with the Information Commissioner's Office (registration number ZA224060). **We** may collect, process and or record information about **you**, which may include but not be limited to:

- a) Name, date of birth, email address, phone number, home address and other information **you** submit when purchasing **your** policy; and

b) Financial and credit card information.

The information **you** provide to **us** will be used by **us** for a number of reasons including but not limited to:

a) supplying the policy to **you**, including to process any claim **you** make in connection with **your** policy;

b) collecting payments from **you**;

c) dealing with enquiries and complaints made by or about **you**;

d) sending you marketing communications relating to **our** business or the businesses of carefully-selected third parties which **we** think may be of interest to **you**, by post or, where **you** have specifically agreed to this, by email or similar technology (**you** can inform **us** at any time if **you** no longer require marketing communications); and

e) administering **our** website and business.

**Your** information will be shared with the **Insurer**, to arrange and manage the provision and administration of **your** policy and related services to **you** and **we** may also pass information about **you** to other companies in **our** group of companies.

For a full description of how **we** use the information about **you** please read our Privacy Policy at [https://www.blinkblink.io/privacy\\_and\\_cookies](https://www.blinkblink.io/privacy_and_cookies)

## Section 8: What to do if you have a complaint

**We** aim to provide a first class level of service at all times. If, for any reason, **you** have any concerns about **your** policy or the handling of a claim, please tell **us**. **You** should address any queries or 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](mailto:hello@blinkblink.io).

Please ensure that all correspondence quotes the policy number shown on **your** certificate of travel insurance.

If **we** can't resolve **your** complaint within three working days of receiving it then **we** will issue **you** with a letter confirming acknowledgment of **your** complaint. **We** will then thoroughly investigate **your** complaint and issue a final response within eight weeks of the date of **your** complaint.

In the event **we** are not able to resolve **your** complaint either within eight weeks or to **your** satisfaction **you** can refer **your** complaint 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](mailto:complaint.info@financialombudsman.co.uk)  
Website: [www.financial-ombudsman.org.uk](http://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.