



Introduction

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 together with your schedule of Insurance details what You are covered for and what You are not covered for.

Please read this 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 contact details on the website or via email hello@blinkblink.io or telephone [+44 \(0\)2037971114](tel:+44(0)2037971114)

Definitions

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

- You / your: Each insured person as shown on your schedule.
- We / Us / Our: Blink Innovation (UK) Limited on behalf of Great Lakes Insurance U.K..
- Your flight: The flight as detailed on your schedule.
- Airline / Flight provider: The company who you are booked to fly with as denoted by the first two letters of your flight number.
- Ticket Value: This is the amount of money that You paid for your flight and is restricted to the cash amount You paid and does not include discount value / air miles / vouchers or equivalent purchase methods or contributions.
- 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.
- War :War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- Terrorism : An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf 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) i. involves violence against one or more persons: or
 - ii. involves damage to property; or
 - iii. endangers life other than that of the person committing the action; or
 - iv. creates a risk to health or safety of the public or a section of the public; or
 - v. is designed to interfere with or disrupt an electronic system.
- 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.

What is Covered?

We will cover you for the amount shown on the schedule of insurance in the event that your flight is effected by any cause shown below occurring during the period of insurance

- Your airline or flight provider permanently cancelling your flight.

What isn't Covered?

We will not make any payment if You need to re-book your flight in the following circumstances:

- If your flight departs as scheduled but you are unable to board.
- 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.
- If your flight is cancelled due to war, nuclear risks or terrorism.
- In the event that your flight is cancelled your subsequent costs incurred by rebooking an alternate flight without our prior authorisation.
- 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.
- 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 flight cancellation which You ought to reasonably have known about, before we agreed to insure You.
- We will not make any payment for any loss or claim in relation to your luggage.

How much we will pay

We will pay for You to be rebooked on an alternate flight. The value of such alternate flights are limited to the amount of £500.00.

In the event that no alternate flights are available We may pay for You to travel via an alternate travel service. The value of such alternate travel is limited to the amount of £500.00.

Premium

The premium is payable in advance of the specified period in the Certificate of Insurance by debit or credit card. If the premium is not paid to the insurer before the beginning of the period of insurance stated in the policy schedule then We have the right to terminate the insurance contract or to not provide the agreed service.

General Conditions

- 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.
- This contract is governed by the law and subject to the jurisdiction of England and Wales, unless this is precluded by international law.
- No cover or exclusion under this policy affects your statutory rights.
- 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.

General Exclusions

- We will not make any payment under this policy unless you have paid the full premium due to us.
- 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.
- 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 alternative travel service is not available.

Claims Procedure

- You must ensure that your mobile phone device is registered with us and has a suitable level of battery life and signal in the event of a claim. 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
- You must be able to access the internet in the event of a claim.
- You must actively and in a timely manner select which alternate flight or alternate travel service you wish to be booked on should you claim under this policy. If you fail to do so We cannot be held accountable for the impact this delay may cause.
- We have the right but not the obligation to offer you an alternate travel service should your flight be cancelled.
- We will seek to provide you with an alternative flight similar in standard to your original booked service but cannot guarantee this will be the case.
- If We book you an alternate flight then the cover outlined under What Is Covered will automatically be extended to the alternate flight.

Other Insurances

If at the time of a valid claim under this policy there is another insurance policy in force which covers you for the same loss, We may seek a recovery of some or all of our costs from the other insurer. You must give us any help We may reasonably need to assist us with our loss recoveries. In the event of a claim you may be asked to provide details of any other contract, guarantee, warranty or insurance that may apply.

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 feel that our service is not of the standard that you would expect, please tell us. You should address any enquiries or complaints, in writing, to:

BlinkInnovation (UK) Limited
6 East Parade
Leeds
LS1 2AD

United Kingdom

OR email: hello@blinkblink.io

Please ensure that all correspondence quotes the policy number shown on your insurance schedule. 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: 08000234567
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Financial Conduct Authority definition of an eligible complainant is:

- A consumer;
- A micro-enterprise which has a group turnover of less than £1 million;
- A charity with an annual income of less than £1 million;
- A trustee of a trust with a net asset value of less than £1 million.

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.

Terminating this policy

- **Cooling-off period** - If you are a consumer you may cancel this policy within 14 days (cooling-off period) of receiving your policy documentation (providing this is prior to the scheduled departure date and time of your flight) by contacting us via e-mail or post at the contact details in the introduction. Provided no claim has been made, a full refund of premium paid by you will be given. Please note, if you cancel this policy within 24 hours of the scheduled departure date and time of your flight, we will not issue a refund of premium.
- **Automatic termination** - The insurance coverage will terminate at the end of the agreed period without needing to be terminated.
The expiration date of Your insurance policy can be found in the schedule of Insurance sent to You via e-mail. If your flight is cancelled and we are unable to book you an alternate flight or alternate travel service, then we will cancel the policy from its inception and issue a full refund of premium.
- **Data Protection** - We are committed to ensuring that your privacy is protected. We will use and safeguard any information You have disclosed to us as required by the Data Protection Act 1998. We may collect, process and or record information about You, which may include but not be limited to:
 - Name, date of birth, email address, phone number, home address and other information You submit to obtain a quote or purchase an insurance policy;
 - Financial and credit card information

We will use the information You provide to arrange and manage your insurance policy improve our services and products or the information available to customers and prospective customers before buying their insurance. If You agree, We will send You marketing information such as updates on other insurance products or offers We think You might be interested in.

We may also need to share your information with other companies such as, insurers, reinsurers, credit or checking agencies, organisations such as the Financial Conduct Authority and other selected third parties.

Your Insurer

This policy is underwritten by
Great Lakes SE

Great Lakes Insurance SE 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.

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

Your intermediary

Blink Innovation (UK) Limited is authorized and regulated by the Financial Conduct Authority.

Firm Reference Number 790304.

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.