



## **FAILURE OF TOUR PROVIDER**

Underwritten on behalf of **IGI INSURANCE COMPANY LIMITED**

**Certificate No TOF/IGI/000242**

**SIMPLY SWEDEN**

**Arranged by CORK BAYS FISHER**

Valid in respect of bookings arranged and monies received during the period **1<sup>st</sup> April 2010 and 31<sup>st</sup> March 2011** inclusive.

### **DEFINITIONS:**

**Insured Person, You, Yours**

The person named in the schedule.

**Underwriters**

IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG

**Sales Agent**

The person who arranged the underlying policy taken out by the **Insured Person**

**We, Us, Our**

The **Sales Agent** authorised to act on behalf of the **Underwriters**.

### **Cover**

#### **Failure of Tour Operator**

To pay up to the holiday cost, but in any event a maximum of £1,000 in all for each **Insured Person** in respect of:-

(1) The cost relating to any paid and non-refundable section of the travel or accommodation arrangements, including pre-arranged and paid attractions, forming part of an inclusive holiday arranged with SIMPLY SWEDEN and pre-booked in the United Kingdom on behalf of the **Insured Person** and whose name appears on the invoice, which is necessarily and unavoidably cancelled prior to departure of the **Insured Person** from the United Kingdom or their country of domicile due to the bankruptcy/liquidation of the provider.

OR

(2) The cost relating to curtailment of any non-refundable part of the arrangements as detailed in (1) above on a pro-rata basis due to bankruptcy/liquidation of the provider whilst the **Insured Person** is on the booked holiday/trip.

### **EXCLUSIONS**

The **Underwriters** shall not be liable for:-

- (1) Financial failure of a scheduled airline.
- (2) Any arrangements not booked within the United Kingdom through SIMPLY SWEDEN
- (3) Financial failure of the travel agent or any booking agent or consolidator with whom the **Insured Person** has booked any travel accommodation or pre-arranged and paid attractions.
- (4) The financial failure of any travel or accommodation arrangements, including pre-arranged and paid attractions where there is already a bond, or other insurance provided, even if such bond or insurance is insufficient to meet the claim.
- (5) The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking.
- (6) We will not pay for any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this Policy
- (7) Any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:  
The failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to junction correctly beyond that date.

### **WHAT TO DO IN THE EVENT THAT REPATRIATION IS REQUIRED FOLLOWING THE FINANCIAL FAILURE OF THE TOUR OPERATOR.**

Please call **GLOBAL RESPONSE** to arrange for repatriation. Be prepared to give a) the insurance certificate number b) the name and address of the agent or broker from whom it was purchased.

The Telephone No. is **+ 44 (0) 870 606 1581**

Please Note that in the event of any fraudulent claim being submitted by the Insured Person or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.



### Claims Procedure

In the event of a claim **You** should contact the **Sales Agent** who arranged cover for **You** quoting the insurance certificate number or

IGI Insurance Company Limited  
Market Square House  
St James's Street  
Nottingham  
NG1 6FG

quoting the insurance certificate number. All airline tickets and invoices together with proof of payment of Insurance Premium must be submitted. Please note in the event of any fraudulent claim being submitted by the **Insured Person** or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.

### Policy Provider

This policy is provided by: IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

Registered number 1229676

Tel: 0115 941 1022. Fax: 0115 941 1316

Authorised and regulated by the Financial Services Authority.

**You** can check the above details (about IGI Insurance Company Ltd) on the Financial Services Authority Register by visiting the FSA website: <http://www.fsa.gov.uk/Pages/register/> or by contacting the FSA on 0845 606 1234

Signed for and on behalf of IGI Insurance Company Limited

A handwritten signature in black ink, appearing to read 'K. Wardell'.

K W WARDELL  
Managing Director