

Essential Information

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of;

- medical emergencies;
- delayed departure;
- cancellation and curtailment;
- lost, stolen or delayed possessions;

and if chosen, optional cover can be included if applicable.

The levels of cover may vary depending on which options you choose and where you travel to.

About us

Select & Protect is a trading style of Hood Travel Limited and is registered in England and Wales at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ. Registered number 8318836. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register number 597211. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (free from landlines) or 0300 500 8082 (mobiles).

Hood Travel Limited is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Travel Limited who sell and administer your policy. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd exclusively uses AWP P&C SA to underwrite Select & Protect Travel Insurance, except for Gadget cover which is underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) and Scheduled Airline Failure which is underwritten by Liberty Mutual Assurance SE.

Further information about these insurers can be found in your policy documentation.

How to make a claim

Should you wish to make a claim under your insurance, it is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. You must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. Please keep photocopies of all information you send us. You can find full details of how to claim in your policy documentation.

Cancelling your policy

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period and no refund will be made.

How to make a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected. Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.



If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service.

**Customer Services and Customer Relations
Team 52/54 Alexandra Street Southend-
on-Sea Essex SS1 1BJ**

**Phone: 0345 307 3971
Email: travelservice@select-protect.co.uk**

**Financial Ombudsman Service Exchange
Tower
London E14 9SR**

**Phone: 0800 023 4567 / 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk**

Financial Services Compensation Scheme

For your added protection, your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website www.fscs.org.uk.

Governing Law & Language

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.