

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 Travel Insurance Facilities PLC to underwrite Select & Protect Travel Insurance, which is insured by Union Reiseversicherung AG except for Gadget cover which is underwritten by ERGO TIS on behalf of Great Lakes Insurance SE (GLISE) and Scheduled Airline Failure and End Supplier Failure which is underwritten by Liberty Mutual Assurance SE.

Union Reiseversicherung AG is authorised and regulated by BaFin (German Federal Financial Supervisory Authority). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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 the applicable claims handlers with as much detail as possible to enable them to handle your claim quickly. You must give the claims team any information or help that they may ask for and you must not agree to settle or reject a claim unless they have agreed and confirmed this in writing. Please keep photocopies of all information you send to the claims team. You can find full details of how to claim in your policy documentation.

cancelling your policy

If you find that the terms and conditions do not meet your requirements and that you no longer wish to have the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy.

What we will do if you ask us to cancel the policy more than 14 days after you have paid the premium

- We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.
- For single trip policies - we will refund 50% of the policy premium paid.
- For multi-trip policies - we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

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.

Select & Protect travel Insurance Complaints Team
Hood Travel Limited
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

Complaints about travel claims outcome or assistance provided:

The Customer Insights Manager,
URV, 1 Tower view, Kings Hill,
West Malling, Kent, ME19 4UY
Phone: 0203 829 6604
Email: complaints@tifgroup.co.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.