



Certificate Wording

END SUPPLIER FAILURE INSURANCE - ESF

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Lloyds Syndicates (**The Insurer**).

The Insurer will pay up to £xxxxxxx in total for each **Person-Insured** named on the Invoice for:

- 1 Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure
or
- 2 In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements
or
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below

The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. The Financial Failure of:
 - a any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy
 - b any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

Claims Procedure: International Passenger Protection claims **only** - any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

International Passenger Protection Claims Office

IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR
United Kingdom

Facsimile: +44 (0)20 8776 3751
Telephone: +44 (0)20 8776 3752
Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.
This Certificate is only a summary of the protection provided. A copy of the Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.



NOTES ON
END SUPPLIER FAILURE INSURANCE - ESF

We Cover:

For the insolvency of any travel arrangements booked in the United Kingdom, Channel Islands, Isle of Man or Northern Ireland (not forming part of an inclusive holiday) and not bonded or insured already.

These would include:

Scheduled airlines (See PPIP);

Hotels;

Car ferries;

Villa's abroad & cottages in the UK;

Railway journeys including the Eurostar;

Coach journeys;

Cruises not bonded;

Car hire;

Caravan sites / campsites / mobile homes;

Camper rental;

Safaris;

Excursions;

Eurotunnel;

Theme parks such as Disneyland Paris

We Do Not Cover:

The booking agent or consolidator.