



Holiday Travel Insurance Endorsement

Policy Number: IOS/21D

Sold by: Isles of Scilly Travel

Section 10 – Travel Delay and Abandonment is amended to read:

This section does not apply to trips within the **United Kingdom**, unless involving travel to or from the Isles of Scilly.

This section of the **Policy** sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the **Table of Benefits**, in the event of **Your** unavoidable delay in departure from **Your** original scheduled departure time from **Your** first departure point on **Your** outward journey or **Your** last departure point on **Your** return journey as a result of:

1. Adverse weather conditions (but not those defined as a Catastrophe).
2. **Strike** or **Industrial Action**.
3. Mechanical breakdown of the **Public Transport** on which **You** are booked to travel.
4. Cancellation by the transport provider of **Your** scheduled pre-booked international flight, ferry, train or coach.

What is covered

1. Travel delay benefit:

- a) To the Isles of Scilly from the **United Kingdom** mainland exit point and from the Isles of Scilly to the **United Kingdom** entry point £25 for the first full 6 hours delay and £50 for each further full 4 hours delay up to £75; or
- b) In the event of 4 (cancellation by the transport provider) after a full 12 hours delay, corresponding to the delay in departure that **You** would have experienced had **You** waited for the earliest replacement travel arrangements offered by **Your** original transport provider, in the event that **You** choose to make earlier alternative travel arrangements.

2. In the event that **You** decide to abandon **Your** outward trip, the cost of:

- a) **Your** unused non-refundable pre-booked travel and accommodation expenses which **You** have paid or are contracted to pay; and
- b) **Your** unused non-refundable pre-booked excursions which **You** have paid or are contracted to pay; and
- c) **Your** unused non-refundable visa or other relevant travel permission which **You** have paid.

What is not covered

1. The **Excess** as shown in the **Table of Benefits**.
2. Any claim unless **You** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim under 1 b) above unless **You** have written confirmation from **Your** original transport provider of the cancellation and of the earliest replacement travel arrangements offered by them.
4. Any claim where the carrier or their handling agents provide alternative transport which departs within 10 hours of **Your** outward trip or 6 hours of **Your** return trip of the original scheduled departure time.
5. Any claim as a result of **Your** failure to check-in at **Your** departure point by the time shown on **Your** travel itinerary.
6. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.

All other terms, conditions and exclusions remain unaltered.

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7. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
8. Any charges in respect of the trip for which there is no contractual liability, or which are recoverable elsewhere.
9. Any claim arising as a result of a **Catastrophe**.
10. Any claim arising as a result of the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation or instruction of the Civil Aviation Authority or a Port Authority or any such regulatory body.
11. Anything mentioned in the 'General Policy Exclusions'.

Additional conditions applying to this section

1. Travel delay benefit is intended to provide compensation if **You** are delayed at **Your** point of departure and is only applicable if **You** have travelled there and checked in. If **You** have not travelled to **Your** departure point **You** will not be covered even if **You** have checked-in online.

All other terms, conditions and exclusions remain unaltered.

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IOS/21D Endorsement – 02/21 - FINAL