



**FAILURE OF SCHEDULED AIRLINES INSURANCE  
(EXCLUDING PRE-BOOKED TOURS)  
OPERATED BY CBG LONDON LTD T/A MARCUS HEARN  
AND UNDERWRITTEN BY IGI INSURANCE COMPANY LIMITED**

**Certificate No.  
SAF/IGI/000127/**

**INSURED COMPANY. XXXXXXXXXXXXXXXX  
PERIOD OF INSURANCE. FROM. XXXXX TO. XXXXXXX**

**DEFINITIONS:**

**Insured Company, You, Yours:** The Company named above providing airline tickets to their passengers.

**Scheduled Airline:** A **scheduled airline** is an airline that publishes a timetable and operates its services to a distinct schedule and sells to the public at large.

**Passenger:** The person purchasing an airline ticket from the **Insured Company**.

**Period of Insurance:** The dates covering the tickets issued by the **Insured Company**.

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

**We, Us, Our:** CBG London Limited, T/A Marcus Hearn authorised to act on behalf of the **Underwriters**.

SPECIMEN

**COVER:**

To pay up to £1,500 in all, each **passenger** in respect of:-

- 1 the cost relating to scheduled air flights necessarily and unavoidably cancelled prior to the departure of the **passenger** from the United Kingdom or their country of domicile due to bankruptcy/liquidation of any **scheduled airline** as defined below on which the booked trip depends in respect of deposits or charges paid in advance by the **Insured Company** which are forfeited by the **Insured Company**.  
OR
- 2 the cost relating to scheduled air flights in the event of curtailment due to bankruptcy/liquidation as set out in (1) above whilst the **passenger** is on the booked holiday/trip, those costs being of a similar standard to the originally booked flights.

**EXCLUSIONS:**

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

- 1 Claims arising directly or indirectly from existing or publicly declared financial failure or collapse of an airline on or before the date the trip is booked or the ticket is issued whichever occurs first.
- 2 Claims relating to airlines in Chapter 11 Bankruptcy or Bankruptcy Protection where the ticket was purchased subsequent to the airline registering under Chapter 11, or Bankruptcy Protection.
- 3 Claims relating to the failure or inability of any equipment or any computer programme to recognise or correctly interpret any date as its true calendar date, or to continue to function correctly beyond that date.
- 4 Cover under this Certificate of Insurance is only applicable in respect of the costs relating to scheduled air flights (excluding pre-booked tours).
- 5 Cover does not apply in respect of chartered flights
- 6 Cover does not apply if a **Scheduled Airline** is taken over or forms part of a merger by another airline.
- 7 Any tickets not issued between the **Period of Insurance**.
- 8 The failure of the supplier of any element of the **Passenger's** booking other than the flight cost.
- 9 Any consequential loss.



## CONDITIONS

Under U.K.Law **You** and the **Underwriters** can choose the Law that will apply to this contract unless **You** and the **Underwriters** have agreed otherwise this contract will be governed by English Law.

## CLAIMS PROCEDURE

In the event of a claim **You** should contact **Us** at CBG London Limited T/A Marcus Hearn, Marcus Hearn House, 65/66 Shoreditch High Street, London E1 6JL Tel No 020 7739 3444 or IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham NG1 6FG.

All airline tickets, invoices and proof of payment to the airline must be submitted.

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

Please call **Us** or **Global Response** and be prepared to give your Insurance Certificate Number.

Global Response is available 24 hours a day.

The telephone number is + 44 (0) 870 606 1581

Please note that in the event of any fraudulent claim being submitted by the **Insured Company** or anyone acting on its behalf, or with whom they are in close collusion, all benefits under the policy shall be forfeited.

## CANCELLATION

Written confirmation of the cancellation of the policy may be given at any time by **You**, **Us** or the **Underwriters**. **We** will give **You** a minimum of 14 days notice of cancellation to enable **You** to find alternative cover. **You** may cancel the policy by giving **Us** written instructions.

## COMPLAINTS PROCEDURE

**We** always aim to provide a first class service. However, if **You** have any complaint **You** can contact **Us** or the **Underwriter**, IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG. **We** will contact **You** within five days of receiving **Your** complaint to inform **You** of what action **We** are taking.

**We** will try to resolve the problem and give **You** an answer within four weeks. If it will take **Us** longer than four weeks **We** will tell **You** when you can expect an answer. If the matter is not resolved to **Your** satisfaction please write to:

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

If **We** or the **Underwriters** have not given **You** an answer in eight weeks **We** will tell **You** how **You** can take **Your** complaint to the Financial Ombudsman Service for review.

This complaints procedure does not affect any legal right **You** have to take action against **Us** or the **Underwriters**.

The **Underwriters** are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the **Underwriters** cannot meet their obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% if the first £2,000 and 90% of the remainder of the claim.

Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at [www.fcsc.org.uk](http://www.fcsc.org.uk) or be contacted on 020 7892 7300

The complaints procedure above does not affect any legal right. **You** may have to take action against **Us** or the **Underwriters**.



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 on the Financial Services Authority Register by visiting the FSA website:  
[www.fsa.gov.uk/register](http://www.fsa.gov.uk/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 'KW Wardell'.

KW Wardell  
Managing Director

SPECIMEN