easyJet Missed Flight Cover is typically suitable for travel customers who wish to insure themselves for missing their booked flight.

This insurance policy provides the policyholder(s) with the option of a replacement ticket, to travel on the same basis of the missed flight, on the next available flight to their selected destination.

Or

A refund of the full cost of their original booked flight(s).

Eligibility criteria
In order to make an eligible claim, the plane must depart and the policyholder will need to be in a fit state to fly and be able to present themselves at the departure point within 4 hours after the scheduled departure time.

You should read the policy carefully to make sure it provides the cover you need.

easyJet Airline Company has not provided you with any recommendation or advice about whether this product fulfills your specific insurance requirements.

Ref 4691TVL (1) 05/12 D&N
1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

☐ We offer products from a range of insurers.

☐ We only offer products from a limited number of insurers.

☐ Ask us for a list of insurers we offer insurance from.

☐ We only offer products from a single insurer.

3. Which service will we provide you with?

☐ We will advise and make a recommendation for you after we have assessed your needs for Missed Flight Cover.

☐ You will not receive advice or a recommendation from us for Missed Flight Cover. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

☐ A fee.

☐ No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

easyJet Airline Company Limited is an appointed representative of Mondial Assistance (UK) Limited trading as Allianz Global Assistance. Mondial Assistance (UK) Limited, 102 George Street, Croydon CR9 6HD is authorised and regulated by the Financial Conduct Authority. Mondial Assistance (UK) Limited’s Financial Services Register number is 311909.

Mondial Assistance (UK) Limited’s, permitted business is arranging travel insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

• Arranging

• Assisting in the administration and performance of a contract of insurance.

• Dealing as an agent

• Making arrangements with a view to transactions

You can check this on the Financial Services Register by visiting the FCA’s website www.fca.org.uk/register or by contacting the FSA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

• in writing Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD

• by phone 020 8603 9853

• by email customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

This document is available in large print, audio and Braille.

Please contact us on Phone 0871 200 0223 and we will be pleased to organise an alternative for you.
Policy

YOUR COVER

This insurance policy, together with the certificate of insurance provides evidence of the Missed Flight Cover you have bought.

INSURERS PROMISE TO YOU

If you miss your booked flight(s) and physically present yourself in a fit state to fly to the easyJet sales desk at the departure point within 4 hours after your original flight’s departure time and the plane departs, the Insurers will pay either:

1. The cost of a replacement ticket for you to travel on the same basis as your missed booked flight(s) on the next available easyJet flight to your destination OR
2. A refund of the full cost of your original booked flight(s). Note: All refunds will be made to the card used to make the original flight booking – with best endeavors within 10 days.

HOW TO MAKE A CLAIM

- Go to the easyJet sales desk at the departure point within 4 hours after your original flight’s departure time and give them your certificate of insurance and original flight booking reference. They will make a note of the time you arrived on their system.
- Then call the dedicated Missed Flight Cover Helpline, within 4 hours after your original flight’s departure time and before you leave the airport on 0844 4537472 who will be able to confirm your replacement flight options (including any pre-paid flight services, where still available), so you can make a decision on which claim option you wish to choose.
- If you chose a replacement flight, the Missed Flight Cover Helpline will confirm the new flight details and booking reference. You can collect your boarding pass and complete the Advance Passenger Information when you check-in.
- If you chose a refund (which includes all pre-paid flight services), the Missed Flight Cover Helpline will be able to register this for you. easyJet’s Customer Services department will do their best to make the refund to your original payment card within 10 days.
- If the easyJet sales desk is unmanned, please call the dedicated Missed Flight Cover Helpline on 0844 4537472 for assistance, within 4 hours after your original flight’s departure time and before you leave the airport.

IMPORTANT CONDITIONS

Only claims falling within the terms of the ‘INSURERS PROMISE TO YOU’ will be considered by the insurers and you must be able to provide the easyJet sales desk with your certificate of insurance and original flight booking reference.

If you choose a replacement flight that departs from a different airport, you will be responsible for any additional costs to travel to that airport. If you make any claim that is false or fraudulent in any way the policy will be cancelled and no payment made.

CANCELLATION RIGHTS

If your cover does not meet your requirements, please call 0843 1045000 within 14 days of receiving your policy and certificate of insurance and return all your documents for a full refund of your premium. If during this 14 day period you have travelled on any of the booked flight(s), made a claim or intend to make a claim, then the insurers 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.

MAKING 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.

In the first instance, please write to Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD or phone 020 8603 3953 or send an email to customersupport@allianz-assistance.co.uk

If you are not satisfied with the insurer’s final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

DEFINITIONS

The following words have specific meanings whenever they appear in bold in this policy wording.

- **Booked flight(s)** - The flight(s) shown in your easyJet booking confirmation, including any pre-paid flight services directly associated and shown in the original flight booking confirmation from the following list: speedy boarding, allocated seating, luggage, sports equipment, local taxes, flight admin fee and payment charges.
- **Certificate of insurance** - The email certificate providing evidence of Missed Flight Cover, showing the passengers covered together with the policy reference number and insurance premium paid.
- **Departure point** - The airport from which the booked flight(s) is scheduled to depart.
- **Destination** - The airport where the booked flight is scheduled to land.
- **Fit state to fly** - Your fitness to fly, includes having all the necessary documentation required to board the aircraft as well as you adhering to the conditions more fully defined by the aircraft operator’s carrier regulations which can be viewed at http://www.easyjet.com/EN/Book/conditions.html
- **Insurer** - AGA International SA.
- **Us / we / our** - Mondial Assistance (UK) Limited trading as Allianz Global Assistance who acts as an agent for the insurers
- **You / your** - Each passenger shown on the certificate of insurance
LEGAL AND REGULATORY INFORMATION

This policy is available to residents of the United Kingdom (England, Scotland, Wales and Northern Ireland), Channel Islands and Isle of Man only.

Insurers and Administrators

Missed Flight Cover is underwritten by the insurer:
AGA International SA, 102 George Street, Croydon, Surrey, CR9 6HD. Duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Missed Flight Cover is administered by:

Mondial Assistance (UK) Limited, Registered in England No 1710361 Registered Office 102 George Street, Croydon CR9 6HD acts as an agent for AGA International SA for the receipt of customer money, handling premium refunds and settling claims.

Vantage Insurance Services Ltd. Registered in England No 3441136 Registered Office 41 Eastcheap, London EC3M 1DT acts as an agent for AGA International SA for the receipt of customer money and settling claims.

Both Mondial Assistance (UK) Limited and Vantage Insurance Services Ltd. are authorised and regulated by the Financial Conduct Authority.

Contracts (Rights of Third Parties) Act 1999

We, the insurers and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Data Protection

Information about your policy may be shared between easyJet plc, the insurers and their administrators for underwriting and administration purposes and will be used by them, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information about you to countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely. You have the right to access your personal records.

Your information may be used by the insurers, their administrators and members of The Allianz Group and shared with easyJet plc for marketing and research purposes, or to inform you from time to time about new products or services. If you do not want to receive marketing information please write to us at 102 George Street, Croydon CR9 6HD. Your information will not be shared with third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurers cannot meet their 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 telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing Law

Unless agreed otherwise, English law will apply and all communication 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.

4691TVL (1) 11/14 Policy Wording
Frequently Asked Questions – easyJet Missed Flight Cover

The following is purely for information and should not be construed as advice.

1. How do I buy Missed Flight Cover?
   Simply select this cover and add to your basket when you book your flight online.

2. What forms of payment are acceptable?
   We accept Visa Credit Cards, Mastercard, Diners Club, and American Express.

3. What does Missed Flight Cover actually insure me for?
   In the event you miss your flight you will be offered either:
   a) A seat (including any pre-paid flight services – where still available) on the next available easyJet flight to the same destination.
   b) A full refund of the flight ticket purchased (including any pre-paid flight services)
   Flight services can be selected from the following list: speedy boarding, allocated seating, luggage, sports equipment, local taxes, flight admin fee and payment charges.

4. Are there any exclusions to the policy?
   There are no exclusions but there are 3 simple conditions should you wish to make a claim:
   a) You must be at the airport within 4 hours after the scheduled departure time of your flight and the plane must depart.
   b) You must be in a “fit state to fly”;
      Your fitness to fly, includes having all the necessary documentation required to board the aircraft as well as your adhering to the conditions more fully defined by the aircraft operator’s carrier regulations which can be viewed at http://www.easyjet.com/EN/Book/conditions.html
   c) You must tell the easyJet Sales Desk at the airport, within 4 hours of your original flight’s departure time, that you wish to make a claim. In the event that the easyJet Sales Desks are unmanned, please call the 24 hour Missed Flight Cover Helpline (as detailed on your policy) BEFORE leaving the airport and within 4 hours after the scheduled departure time of your flight.

5. Are there any circumstances that would prevent you from paying a claim under the policy?
   Yes, if you fail to follow one or more of three conditions stated in Question 4.

6. How do I make a claim?
   In the event that you miss your flight you should make a claim by presenting yourself within 4 hours after your flight’s scheduled departure time at the easyJet Sales Desk, at the departure airport.
   Make sure that you have your flight ticket and your Certificate of Insurance with you.
   In the event that the easyJet Sales Desks are unmanned, please call the 24 hour Missed Flight Cover Helpline (as detailed on your policy) BEFORE leaving the airport and within 4 hours of the scheduled departure time of your flight.

7. Do I have to provide any evidence or justification in order to make a claim?
   No reason or justification for missing your flight is required.

8. When does cover begin and end?
   Your insurance cover will commence when you pay your premium and cease 4 hours after your flight’s scheduled departure time, or when a claim is made under the policy, whichever occurs first.

9. Can I change my mind after purchasing Missed Flight Cover?
   You have a right to cancel the policy and obtain a full refund within 14 days of receiving your policy and certificate of insurance, provided that you return all your documents and you have not travelled. This is sometimes referred to as “the cooling off period”.

10. What age limits apply?
    There are no age limits in respect of Missed Flight Cover.

11. What is the maximum trip length?
    There are no restrictions in respect of trip length.
12. **Does it matter who I book my travel arrangements through?**

13. **Who is the insurer?**
    Missed Flight Cover is underwritten by AGA International SA.

14. **Do I need to do anything after I have purchased the policy online?**
    You do not need to do anything. We will send you a confirmation email containing your Certificate of Insurance and your Policy number, the Policy Wording, statement of Demands & Needs, Key Facts about our Insurance Services and Frequently Asked Questions documents.

15. **If I transfer or cancel my flight, what will happen to the Missed Flight Cover?**
    If you transfer your flight, easyJet will transfer your Missed Flight Cover to your new flight(s). However, Missed Flight Cover will only be refunded if cancelled within 14 days (“the cooling off period”) of receiving your Policy and Certificate of Insurance. If you transfer your flight and subsequently miss it, Missed Flight Cover will refund the flight payment and any pre-paid flight services (ie. Not the change fee).

16. **If easyJet transfers or cancels my flight, what will happen to the Missed Flight Cover?**
    If easyJet transfers your flight, your Missed Flight Cover policy will automatically be transferred to your new flight(s). If your flight should be cancelled, easyJet will automatically refund the insurance premium you paid for your Missed Flight Cover in full.

17. **Can I make a claim under Missed Flight Cover if my flight is cancelled or delayed by easyJet?**
    No. The flight has to take off and you have to miss it.

18. **If I make a claim and choose the refund option, will my refund include the cost of this Missed Flight Cover?**
    No, when a claim is made you have had the benefit of Missed Flight Cover, so the premium will not be refunded.

19. **If I make a claim and choose the re-book option, will my new flight be covered by Missed Flight Cover?**
    No, the cover expires when a claim is made.

20. **If I make a claim under Missed Flight Cover, will I also be able to claim if my travel insurance covers Missed Departure?**
    Insurance policies are intended to compensate you for a financial loss but they do not allow you to make a profit out of a loss. Where a claim is covered by more than one policy, you can make a claim under each policy but the total payment you receive (for all the claims combined) cannot exceed the financial loss you have suffered. For example you claim under Missed Flight Cover and select the refund option if no alternative easyJet flight is available. You then buy a new flight ticket from another airline to get to your original destination and this costs more than your original easyJet ticket. You may be able to claim the additional cost under the Missed Departure section of a Travel Insurance policy (subject to the terms & conditions of the travel insurance policy).

21. **If I miss my flight, choose the claim option to re-book on the next available flight, and I decide to wait at the airport, will you pay my subsistence costs?**
    No. Missed Flight Cover covers the cost of re-booking or a refund only.

22. **Are my details secure?**
    Information about your policy may be shared between easyJet plc, the insurers and their administrators for underwriting and administration purposes and will be used by them, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information about you to countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely. You have the right to access your personal records. Your information may be used by the insurers, their administrators and members of The Allianz Group and shared with easyJet plc for marketing and research purposes, or to inform you from time to time about new products or services. If you do not want to receive marketing information please write to us at 102 George Street, Croydon CR9 6HD. Your information will not be shared with third parties for marketing purposes.

23. **If I have any queries regarding the Missed Flight Cover policy who do I call?**
    Please call the Missed Flight Cover Helpline, as detailed on your policy. Please note our helpline will be unable to offer any advice on whether this product is suitable for your needs.

Ref 4691TVL (1) 11/14 FAQs