

keyfacts®

about our insurance services

flybe.com

Flybe Limited
Jack Walker House
Exeter International Airport
Exeter
Devon EX5 2HL

1. The Financial Services Authority (FSA)

The FSA 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.
- We only offer products from a single insurer, AIG UK Limited, for travel insurance.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for travel insurance. 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 on how to proceed.

4. What will you have to pay us for our services?

- A fee
- No fee for travel insurance

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

5. Who regulates us?

Flybe Limited is an appointed representative of AIG UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB, which is authorised and regulated by the Financial Services Authority (FSA Registered number 202628). This information can be checked by visiting the FSA website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

We are neither owned directly or indirectly by an insurance company.

7. What to do if you have a complaint

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

In relation to the sale of this policy:

In writing... The Customer Service Manager, Flybe Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

By phone... 0207 954 7898

By e-mail... flybetravelinsurance@aig.com

In relation to claims under all sections other than section M:

In writing... The Claims Manager, Flybe Claims Department, Travel Claims Services Limited, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY

By phone... 0844 888 3280

By e-mail... claims@travelclaimsservices.com

In relation to claims under section M – Scheduled Airline Failure:

In writing... The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

By phone... 0208 776 3752

By e-mail... info@ipplondon.co.uk

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

8. 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limits.

Further information about compensation scheme arrangements is available from the FSCS.

Period of Insurance

Cover commences at the time of booking your trip or flight with Flybe Limited and ceases at the point of departure on your trip or flight provided that Flybe Limited have paid us the premium for you.

Claim Notification

You can make a claim by contacting:

Flybe Claims Department,

Travel Claims Services Limited, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY

Phone: 0844 888 3280 Fax: 0844 888 3281 E-mail: claims@travelclaimsservices.com

Your Right to Cancel

If the cover does not meet your requirements you can cancel your participation in this cover at any time by writing to:

The Customer Services Manager Flybe Travel Insurance PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0207 954 7898 E-mail: flybetravelinsurance@aig.com.

As the premium is paid by Flybe Limited, no refund of premium will be given to you. If you have decided to cancel, you will not be eligible to claim.

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager, Flybe Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0207 954 7898 E-mail: flybetravelinsurance@aig.com

In relation to claims:

The Claims Manager, Flybe Claims Department, Travel Claims Services Limited, Maitland House, Warrior Square, Southend-on-Sea, Essex SS1 2JY

Phone: 0844 888 3280 E-mail: claims@travelclaimsservices.com

To help us deal with your comments quickly, please quote your Flybe flight booking confirmation/claim number and the policyholder/insured person's name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. This will not affect your right to take legal action against us. The address is:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Phone: 0845 080 1800 E-mail: complaint.info@financial-ombudsman.org.uk

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at: www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme

7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This can be checked by visiting the FSA website (www.fsa.gov.uk/register). Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB. AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc.

Travel Redundancy Cancellation Insurance



Please note: You will only be entitled to claim under this insurance if you are made Redundant and you are eligible for a Payment. ("Redundant" and "Payment" are defined in the "General Definitions" section of this document). If you are self employed you will not be eligible for payment. Please read the terms and conditions outlined below for full details of the cover provided.

Insurance provider

This policy document gives details of insurance cover provided by Flybe Limited (Flybe) and underwritten by AIG UK Limited to customers of Flybe who book a flight with Flybe between the period 1st January 2009 and 30th April 2009 and for whom AIG UK Limited have received a premium from Flybe on their behalf.

AIG UK Limited is authorised and regulated by the Financial Services Authority, FSA number 202628. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB. AIG UK Limited is a member company of American International Group, Inc.

Law

This insurance will be governed by English Law, and You and We agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless You reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

General definitions

Wherever the following words appear in this document they will always have the meanings shown under them.

We, us, our

AIG UK Limited.

You, your

Each person named on the Flybe flight booking confirmation who is aged 65 years of age or under at the date of making the booking with Flybe. Each person must have lived in the United Kingdom for at least six of the last 12 months.

Trip

Each trip where the flight is booked with Flybe between the period 1st January 2009 and 30th April 2009 irrespective of the dates of travel and as detailed on the Flybe flight booking confirmation document.

Redundant

Redundancy as defined in the current employment legislation relating to redundancy applicable in the jurisdiction which is relevant to You (for which jurisdiction, see the section headed "Law" above)

Payment

A statutory redundancy payment as provided for in current employment legislation relating to redundancy applicable in the jurisdiction which is relevant to You (for which jurisdiction, see the section headed "Law" above)

What you are covered for

If You are made Redundant after booking your Trip and prior to your departure You cancel Your Trip, We will pay You up to £3,000 for Airfares (excluding government and airport taxes), booking fees, baggage check-in fees, seat assignment fees, car hire, airport parking and accommodation costs which You have paid or have agreed to pay under a contract and which you cannot get back, provided that the following conditions are met:

- o You have been made Redundant and are entitled to a Payment
- o at the time of booking Your Trip or arranging Your flight with Flybe, whichever is the later, You had no reason to believe that You would be made Redundant, and
- o the Trip is scheduled to last for no longer than 31 days, and
- o the flight has been booked with Flybe.

What you are not covered for

- o Government and Airport taxes.
- o Any costs or fees You incur due to cancellation after the Trip has commenced.
- o More than £3,000 in total payable under all policies held by You providing cover for cancellation due to You being made Redundant and underwritten by AIG UK Limited.

If You need to make a claim

You must register a claim by contacting the following company:

Flybe Claims Department

Travel Claims Services Limited, Maitland House, Warrior Square,

Southend-on-Sea, Essex SS1 2JY

Phone: 0844 888 3280

Fax: 0844 888 3281

E-mail: claims@travelclaimsservices.com

Please note: All claims must be notified as soon as it is reasonably practical after You are made Redundant. If Our position is prejudiced by the late notification of a claim then this may affect Our acceptance of a claim. The Flybe Claims Department are open Monday to Friday between 9.30am and 5pm. A claim form will be sent to You as soon as you tell them about your claim.

Claims evidence required by us in support of a claim

- Travel cost documentation (eg invoices, travel tickets)
- The flight booking confirmation with Flybe
- Cancellation invoices or letters confirming cancellation and whether any refund is due to You
- A letter from Your employer to You confirming You have been made Redundant and that You are entitled to a Payment

Please note: We may request other evidence from You or Your employer to support your claim dependent upon your circumstances.

Data Protection

We will not pass any details about You to any third party except our agents and service providers without Your permission, unless we are required to do so by law or in connection with any investigation where We suspect any fraud, deception or illegality in relation to this policy.

Information about You may be used as necessary by Us and our third party agents and service providers for the purposes of arranging, underwriting or administering insurance policies, processing and handling claims, preventing or detecting crime, complying with any legal obligation imposed on Us and Our group companies and protecting our legitimate interests.

We may transfer information about You outside the European Economic Area (EEA) for the purposes outlined above. Where Your information is transferred outside of the EEA, we will ensure that Your information is duly protected.

You have the right to access Your information and to rectify any inaccurate information relating to You which We hold by contacting the Data Protection Officer, Legal Department, AIG UK Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB. We may charge you a fee up to the statutory maximum for access to Your information.

We will not use any details about You from which You can be identified or contacted for any purpose other than fulfilling Our obligations to You under this policy.

In the interests of security and to improve our service, telephone calls You make to Us may be monitored and/or recorded.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

If You have any questions

If You have any questions about the cover provided under this policy or You would like more information, please contact **0207 954 7898** or e-mail flybetravelinsurance@aig.com

Cancelling the cover

If the cover does not meet your requirements You can cancel your participation in this cover at any time by writing to:

The Customer Services Manager Flybe Travel Insurance

PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0207 954 7898

E-mail: flybetravelinsurance@aig.com

As the premium is paid by Flybe, no refund of premium will be given to You. If You have decided to cancel, You will not be eligible to claim.

Customer service

Every effort is made to ensure You receive a high standard of service.

If You are not satisfied with the service you have received, please contact:

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PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0207 954 7898

E-mail: flybetravelinsurance@aig.com

In relation to claims:

The Claims Manager Flybe Claims Department,

Travel Claims Services Limited, Maitland House, Warrior Square,

Southend-on-Sea, Essex SS1 2JY

Phone: 0844 888 3280

E-mail: claims@travelclaimsservices.com

To help us deal with Your comments quickly, please quote your Flybe flight booking confirmation/claim number and the policyholder/insured person's name.

We will do our best to resolve any difficulty directly with You, but if We are unable to do this to Your satisfaction You may be entitled to refer any dispute to the Financial Ombudsman Service who will review Your case. This will not affect Your right to take legal action against Us. The address is:

The Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Phone: 0845 080 1800

E-mail: complaint.info@financial-ombudsman.org.uk