



ATLAS INSURANCE PCC LIMITED IN RESPECT OF ITS TRAVELODGE CELL, A PROTECTED CELL OF ATLAS INSURANCE PCC LIMITED

Head and Registered Office: 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX1021, Malta

Travelodge Room Cancellation Insurance

Policy Summary

The purpose of this Policy Summary is to help you understand Travelodge Room Cancellation Insurance cover by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording. Please also see our Key Facts and our Claim Form & Guidance Notes.

Insurance Provider

This insurance is underwritten by Atlas Insurance PCC Limited Travelodge Cell (the Insurer) which is authorised and regulated by the Malta Financial Services Authority. This information can be checked by visiting the MFSA website (www.mfsa.com).

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for loss of room booking and pre-paid breakfast, dinner, early check in and late check out expenses arising as a result of specified events that occur before your trip or if you have to abandon your trip due to delayed departure.

Significant Features, Conditions and Exclusions

Cover provided is subject to certain conditions and exclusions. The table on the next page sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.



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Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Room Cancellation Up to £500 per room</p>	<p>Cover is provided for room only expenses and pre-paid breakfast, dinner, early check in and late check out costs which you have paid to Travelodge and which you cannot get back, if it is necessary and unavoidable for you to cancel your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming ill or injured; • the death, injury or illness of a relative, close business associate or a person with whom you have booked to travel. <p>Significant Exclusions. Cover is not provided if:</p> <ul style="list-style-type: none"> • You do not want to travel; or • The room expenses and breakfast costs have been paid for on behalf of a person who has not taken out insurance with Travelodge. 	<p><i>Section A General conditions and exclusions</i></p>
<p>Abandoning your trip Up to £500 per room</p>	<p>Cover is provided for room only expenses and pre-paid breakfast, dinner, early check in and late check out costs which you have paid to Travelodge and which you cannot get back, if it is necessary and unavoidable for you to cancel your trip if your departure by aircraft, sea vessel, coach or train is delayed for more than 6 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> • You have not checked in for the trip at or before the recommended time; or • You have not obtained written confirmation of the length and cause of delay from the relevant transport company. 	<p><i>Section B General conditions and exclusions</i></p>
<p>Breakdown A benefit of £75</p>	<p>Cover is provided if you cannot reach the Travelodge you have booked to stay in due to the vehicle in which are traveling being directly involved in an accident or suffering a mechanical breakdown.</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> • You have allowed insufficient time to reach the Travelodge at or before the recommended check in time; • You cannot provide evidence that any recovery or repair to your vehicle was made by a recognised breakdown organization; or • You are already a member of a breakdown organisation. 	<p><i>Section C General conditions and exclusions</i></p>
<p>Limitations</p>	<p>Conditions and Exclusions</p>	<p>Policy Wording Reference</p>
<p>Age Limits</p>	<p>There is no age limit for buying this policy.</p>	
<p>Residency</p>	<p>You must have lived in the United Kingdom for at least six of the last 12 months before you bought this policy.</p>	<p><i>General definitions 'You, your'</i></p>



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Law and Jurisdiction 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. *Law*

Period of Insurance

Cover starts at the time you book your room through Travelodge and pay the necessary insurance premium. Cover is provided for trips within the United Kingdom which do not exceed 31 days.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you should access your booking through the website www.travelodge.co.uk, log on to "My Travelodge" and view your pending bookings then follow the links to cancel the Room Cancellation Insurance within 14 days of buying your policy or the date you receive your policy documents. We will refund the premium you have paid within 30 days of the date you amend your booking to cancel the policy, provided you have not used your hotel reservation or made a claim before you asked to cancel the policy within the 14-day period.

Claim Notification

If you need to make a claim you should obtain a claim form and guidance notes about the procedure from the Travelodge website, log on to www.travelodge.co.uk,

You must register a claim by sending a completed claim form and supporting documentation to:

Travelodge Claims, Heath Lambert Insurance Services

Norfolk House, 32-40 North Street, Horsham, West Sussex RH12 1RZ

Help-Line: 0845 000088

E-mail: travelodgeinsurance@heathlambert.com

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



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you have received, please contact:

In relation to the manner in which this policy was sold to you:

The Travelodge Insurance Customer Services Manager
Travelodge Hotels Limited, Sleepy Hollow, Thame, Oxfordshire OX9 3AT
E-mail: customer.insurance@travelodge.co.uk

To help us deal with your comments quickly, please quote your confirmation email 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. The address is:

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

In relation to claims or the Terms and Conditions of this Policy:

For Claims:

The Managing Director, Heath Lambert Insurance Services, Norfolk House, 32-40 North Street, Horsham, West Sussex, RH12 1RZ

Should you remain dissatisfied or if your complaint relates to the Terms and Conditions of this Policy, you should refer the matter to:

The Company Underwriter, Atlas Insurance PCC Limited Travelodge Cell, 48-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta

E-mail: david.mifsud@atlas.com.mt

To help us deal with your comments quickly, please quote your confirmation email 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 are entitled to refer any dispute to the Malta Financial Services Authority who will review your case. The address is:

The Consumer Complaints Manager



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Malta Financial Services Authority, Notabile Road, Attard BKR 14, Malta

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. 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.

Atlas Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business. Company Registration Number C 5601.