



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

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

## **Travelodge Room Cancellation Insurance**

### **Key Facts**

*Please see the [Policy Summary](#).*

*Please see the [Policy Wording](#).*

#### **1. Who are Atlas?**

The Atlas Group of companies is one of the foremost insurance and financial services organisations in Malta. The flagship company of the Atlas group is Atlas Insurance PCC Limited, a protected cell company which carries on general insurance business ([www.atlas.com.mt](http://www.atlas.com.mt)). Travelodge Room Cancellation Insurance is underwritten by a Protected Cell of Atlas Insurance PCC Limited, Travelodge Cell, which is owned by Travelodge Hotels Limited ([www.travelodge.co.uk](http://www.travelodge.co.uk)).

Atlas Insurance PCC Limited (Atlas) may create one or more cells for the purpose of segregating and protecting cellular assets. The assets of the Travelodge Cell are thus protected from the liabilities of the other cells and from those of Atlas' core.

#### **2. How will your cover be arranged?**

Travelodge Room Cancellation Insurance is arranged with Atlas by Travelodge Hotels Limited, an Appointed Representative of Arthur J Gallagher Insurance Brokers Limited, who take full responsibility for the regulated activities of Travelodge Hotels Limited related to Travelodge Room Cancellation Insurance.

#### **3. What Atlas products does Travelodge Hotels Limited offer?**

On this website Travelodge Hotels Limited only offer Room Cancellation Insurance written by Atlas Insurance PCC Limited, in respect of its Travelodge Cell.

#### **4. Who regulates Atlas?**

Atlas Insurance PCC Limited is authorised and regulated by the Malta Financial Services Authority. This information can be checked by visiting the MFSA website ([www.mfsa.com.mt](http://www.mfsa.com.mt)).



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## **5. The Malta Financial Services Authority (MFSA)**

The MFSA is the Malta regulatory authority that regulates financial services. You should use the information provided in this Key Facts document to decide if our services are right for you.

## **6. Which service will Travelodge Hotels Limited provide you with?**

We will offer a non-advised service which means we will provide you with the information required for you to make an informed decision about whether this policy is suitable, but we do not offer advice or provide a recommendation.

## **7. What will you have to pay for our services?**

You will not have to pay any fee to us.

## **8. Who will handle claims?**

Claims are managed for us by Intasure which is a trading name of the Arthur J. Gallagher Insurance Brokers Limited - Help-Line number **0330 134 0175**.

## **9. Who regulates Arthur J Gallagher Insurance Brokers Limited?**

Arthur J Gallagher Insurance Brokers Limited, trading as Intasure is authorised and regulated by the Financial Conduct Authority (FRN 311786). This information can be checked by visiting the FCA website ([www.fca.gov.uk](http://www.fca.gov.uk)).

The registered office of Arthur J Gallagher Insurance Brokers Limited, trading as Intasure (Registration Number SC108909, Scotland) is at Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT.

## **10. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services in the UK ([www.fca.gov.uk](http://www.fca.gov.uk)).



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## **11. 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:***

The Travelodge Insurance Customer Services Manager, Travelodge Hotels Limited, Sleepy Hollow, Thame, Oxfordshire OX9 3AT

**By email:** [customer.insurance@travelodge.co.uk](mailto:customer.insurance@travelodge.co.uk)

If you cannot settle such a complaint with Travelodge, you may be entitled to refer it to the Financial Ombudsman Service.

***In relation to claims or the terms and conditions of this policy:***

For Claims:

The Managing Director, Intasure AMP House, Dingwall Road, Croydon, CR0 2LX.

By Email: [Travelodge\\_Insurance@intasure.com](mailto:Travelodge_Insurance@intasure.com)

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

The Customer Care Manager, Atlas Insurance PCC Limited, 48-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta

By email: [travelodge@atlas.com.mt](mailto:travelodge@atlas.com.mt)

If you cannot settle such a complaint with Atlas, you are entitled to refer it to the:

Office of the Arbiter for Financial Services,

1st Floor, St Calcedonius Square,

Floriana FRN 1530, Malta,

Telephone: +356 21249245 (overseas call charges apply)

Website: [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt)

Email: [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt).

The Office of the Arbiter will expect you to have a final reply from Atlas in writing before they accept your case, so please do have this from Atlas before you approach them.



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#### **Issues related to online purchases**

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and will reach an outcome in 90 days. Click the following link (<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN>) to access the Online Dispute Resolution Service. Please quote our email address [customer.insurance@travelodge.co.uk](mailto:customer.insurance@travelodge.co.uk). Please be aware that the ADR entity will only be able to consider your complaint after we have had the opportunity to consider and resolve this.

#### **12. Are Atlas covered by the Financial Compensation Scheme (FSCS)?**

Atlas are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the circumstances of your claim ([www.fscs.org.uk](http://www.fscs.org.uk)).