



## 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.mt](http://www.mfsa.com.mt)).

## Purpose of the Insurance

The purpose of this room cancellation insurance policy is to provide cover for loss of room booking and pre-paid breakfast, dinner, pet charges, 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 (subject to conditions and exclusions noted below).

## Significant Features, Conditions and Exclusions

Cover provided is subject to certain conditions and exclusions. The table below 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
<b>Room Cancellation</b> Up to £500 per room	Cover is provided for room only expenses and pre-paid breakfast, dinner, pet charges, 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: <ul style="list-style-type: none"> <li>• you dying, becoming ill or injured;</li> <li>• the death, injury or illness of               <ul style="list-style-type: none"> <li>○ a relative</li> <li>○ a business associate, or</li> <li>○ a person with whom You have booked to travel.</li> </ul> </li> </ul> <p><b>Significant Exclusions.</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>• You do not want to travel; or</li> <li>• The room expenses and breakfast costs have been paid for on behalf of a person who has not taken out insurance with Travelodge.</li> </ul>	<i>Section A General conditions and exclusions</i>
<b>Abandoning your trip</b> Up to £500 per room	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 public transport 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><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>• You have not checked in for the trip at or before the recommended time; or</li> <li>• You have not obtained written confirmation of the length and cause of delay from the relevant transport company, or</li> <li>• You are travelling by private car except in the event of breakdown as described in Section C – Breakdown.</li> </ul>	<i>Section B General conditions and exclusions</i>
<b>Breakdown</b> A benefit of £75	Cover is provided if you cannot reach the Travelodge you have booked to stay in due to the vehicle in which You are traveling being directly involved in an accident or suffering a mechanical breakdown. <p><b>Significant Exclusions:</b> Cover is not provided if:</p> <ul style="list-style-type: none"> <li>• You have allowed insufficient time to reach the Travelodge at or before the recommended check in time;</li> <li>• You cannot provide evidence that any recovery or repair to your vehicle was made by a recognised breakdown organization; or</li> <li>• You are already a member of a breakdown organisation.</li> </ul>	<i>Section C General conditions and exclusions</i>
<b>Limitations</b>	<b>Conditions and Exclusions</b>	<b>Policy Wording Reference</b>
<b>Age Limits</b>	There is no age limit for buying this policy.	
<b>Residency</b>	You must have lived in the United Kingdom for at least six of the last 12 months before you bought this policy.	<i>General definitions 'You, your'</i>



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Limitations	Conditions and Exclusions	Policy Wording Reference
<b>Law and Jurisdiction</b>	Other than in respect of the cell limitation clause in the policy wording, 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.	<i>Law</i>

### Period of Insurance

Cover starts at the time you book your room through Travelodge and pay the necessary insurance premium.

### What Trips Are Covered

Cover is provided for trips within the United Kingdom which start and end in the United Kingdom and that do not exceed 31 days and takes place within the Period of Insurance.

### '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](http://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.

After the cooling off period, Room Cancellation cannot be cancelled independently from the room booking. However, cover will be cancelled automatically for a flexible room booking if the room booking is cancelled – a refund of the insurance policy premium will be given. Cancellation of a Supersaver or Saver room booking after the Cooling Off Period will not result in cancellation of the Room cancellation insurance and no refund of the Insurance cost will be given.



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### **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](http://www.travelodge.co.uk),

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

**Travelodge Claims, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX**

**Help-Line: 0330 134 0175**

**E-mail: [Travelodge\\_Insurance@intasure.com](mailto:Travelodge_Insurance@intasure.com)**

Intasure Services Limited are open Monday to Friday between 9am and 5pm.

### **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 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](mailto: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, Intasure, AMP House, Dingwall Road, Croydon, CR0 2LX.

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



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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 Travelodge Cell, 48-50 Ta' Xbiex Seafront, Ta' Xbiex, XBX 1021, Malta

E-mail: [travelodge@atlas.com.mt](mailto:travelodge@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 Office of the Arbiter for Financial Services who will review your case. The address is:

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 Us in writing before they accept your case, so please do have this from Us before you approach them.

The European Commission has an online dispute resolution service for consumers who have a complaint after a product or service bought on-line. 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 on-line 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.



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

Atlas Insurance PCC Limited transacting on behalf of the Travelodge cell is 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](http://www.fscs.org.uk) or by writing to the following address:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU..

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**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.**