

Essential Information and Demands and Needs

Demands and Needs

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and cutting short your trip, lost, stolen or delayed possessions, personal accident, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

If you selected Cruise Cover, this meets the demands and needs of those who are going on a cruise. Cover is provided for the specific activities and risks associated with cruise holidays such as increased cover for your baggage, cover if you are confined to your cabin and unused excursions, or cruise itinerary changes.

If you selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for ski pack expenses, piste closure and avalanche closure.

If you have selected Golf Cover, this meets the demands and needs of those who wish to have cover for the delay, loss, theft or damage to their own Golf Equipment and cover for any unused Green Fees due to a covered event preventing you from being able to play golf.

If you selected an Excess Waiver, this meets the demands and needs of those who prefer not to have an excess applied to any claims made under the policy.

If you selected Enhanced Gadget Cover, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen.

About us

Select & Protect Travel Insurance is arranged and administered by Hood Travel Ltd. Registered in England at 2nd Floor Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB (Company No. 08318836) and is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes Insurance Premium Tax at the applicable rate and also includes a commission for Hood Travel Ltd. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd uses Inter Partner Assistance S.A. UK (part of the AXA Group) to underwrite Select & Protect Travel Insurance, except for the Gadget section which is administered by Taurus Insurance Services Ltd and underwritten by ERGO TIS on behalf of Great Lakes Insurance UK Limited. Further information about these insurers can be found in your policy wording.

How to make a claim

You must notify our claims service as soon as possible when something happens that will or might result in a claim. Full details of who to contact are in your policy wording.

How to renew your policy

We will contact you at least 21 days before the end of your insurance period, when your policy will end. If you still meet our eligibility criteria you will be provided with a renewal invitation which you should check to ensure all your details are still correct and relevant. Your renewal invitation will have information on how you can make changes to your details or tell us if you do not wish to renew your insurance before your renewal date.

If you contact us during the policy term to inform us of a change in health we will not make any changes to your policy. If you wish to renew the policy, then you will need to contact us to update the policy with any new or existing conditions.

Cancelling or amending your policy

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-day period, you continue to have the right to cancel your policy at any time by contacting us on 0345 307 3971 or travelservices@select-protect.co.uk

If you cancel a single trip policy after the first 14 days of receipt of the documents, we refund 65% of the premium paid, providing you have not travelled and made a claim or intend to make a claim.

If you cancel an annual multi-trip policy after the first 14 days of receipt (or after the renewal date) we will refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled, and made a claim or intend to make a claim since the policy was issued or renewed.

How to make a complaint

We take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However sometimes we or our insurers might get it wrong in which case we want you to tell us. If you make a complaint your legal rights will not be affected. If you are not satisfied with our final response, you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Customer Services and Customer Relations Team
Hood Travel Ltd
2nd Floor Dencora Court
Tylers Avenue
Southend-on-Sea, Essex SS1 2BB
Phone: 0345 307 3971
Email: travelcomplaints@select-protect.co.uk

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567 / 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

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

Governing Law & Language

Any legal actions or proceedings arising out of or in connection with this policy will irrevocably submit to the exclusive jurisdiction of English Law and the English Courts. All communication from us will be in English.