

Essential Information Document

How to renew your policy

We'll contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you normally contact us to pay for your policy once a year, then you'll need to do this before the renewal date to pay the premium and renew your cover.

The Law and Language that applies to your policy

This policy will be governed by English law and the policyholder, insured persons and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant insured person resides 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, unless agreed to the contrary by the policyholder and us before the commencement date of the policy.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Are you protected if we go out of business?

You are protected by the Financial Services Compensation Scheme (FSCS). This provides compensation if the insurer goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be able to claim compensation if we can't meet our obligations but this will depend on the claim. If you want more information on the compensation scheme you can contact FSCS.

Cancelling your policy

If this cover is not suitable for you and you want to cancel your policy, you must contact us by writing to Hood Travel Limited, by emailing morethantravelhelp@hoodtravel.co.uk or by phoning 0345 078 7502 within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below the premium you have paid will be refunded within 30 days of the date you contact Hood Travel Limited to ask to cancel the policy.

We will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14 day period. If you cancel after the 14 day cooling-off period no premium refund will be made.

We have the right to cancel this policy by giving at least 30 days' notice in writing to the policyholder at their last known address. A proportionate refund of the premium paid will be made to the policyholder from the date we cancel the policy.

How to make a claim

Should you wish to make a claim under your insurance, it is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. You must give us any information or help that we may ask for and you must not agree to settle or reject a claim unless we've agreed and confirmed this in writing. Please keep photocopies of all information you send us. You can find full details of how to claim in your policy documentation.

Making a complaint

If you think that we haven't given you the service you expected, we'd like you to let us know so that we can try to put things right. You will be contacted within five days of receiving your complaint to inform you of what action is being taken. We will try to resolve the problem and give you an answer within four weeks. If it will take longer than four weeks we will tell you when you can expect an answer. If we can't resolve your complaint we will let you have written confirmation of our final response so you can refer the matter to the Financial Ombudsman if you'd like to do so. This won't affect your right to take legal action. Further information about making a complaint can be found in your policy documentation.

Customer Relations Team	1 st Floor Maitland House Warrior Square Southend-on-Sea Essex SS1 2JY. Phone: 0345 078 7502 Email: morethantravelhelp@hoodtravel.co.uk
Financial Ombudsman Service	Exchange Tower London E14 9SR

About us

MORE TH>N Travel Insurance is provided by Hood Travel Ltd. Registered in England at 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY no. 08318836. Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority. 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 (free from landlines) or 0300 500 8082 (mobiles).

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 a commission for Hood Travel Ltd who sell and administer your policy. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd uses AWP P&C SA to underwrite MORE TH>N Travel Insurance, except for Gadget cover which is underwritten by AmTrust Europe Ltd and Scheduled Airline Failure underwritten by certain Underwriters at Lloyd's.

Further information about these insurers can be found in your policy documentation.