

M&S TRAVEL INSURANCE SINGLE AND ANNUAL MULTI-TRIP POLICIES

M&S PREMIUM CURRENT ACCOUNT WITH INSURANCE

M&S PREMIUM CLUB WITH TRAVEL INSURANCE

Flybe Administration FAQs

We recommend that customers who have bookings with Flybe visit the following website for advice: www.flybe.com

People who have booked a **package holiday** with Flybe should be covered by ABTA, ATOL or their credit card provider. Customers should contact these organisations in the first instance. Those customers who booked using a debit card should contact the issuing bank to discuss whether a chargeback is possible. Customers who have booked a **flight only** with Flybe should check on their booking documents whether their flight is covered by ATOL. If their flight is covered, they should contact ATOL in the first instance or their credit/debit card provider.

Under the terms and conditions of this travel insurance we will cover cancellation or coming home early due to insolvency of a tour operator, travel agent, airline or other service provider. We will also cover any non-recoverable costs for additional travel and accommodation, if at the end of their trip, customers cannot use their scheduled return flight and are forced to stay abroad.

Customers can contact the claims number in their policy booklet. They can also find full details of their cover including any limits that apply.

Do you provide cover under your travel insurance policy?

If customers have taken the steps above and have not been able to recover their losses elsewhere then under the terms and conditions of this travel insurance, we will cover cancellation or coming home early due to insolvency of a tour operator, travel agent, airline or other service provider.

We will also cover any non-recoverable costs for additional travel and accommodation, if at the end of their trip, customers cannot use their scheduled return flight and are forced to stay abroad.

Customers can call our claims team who will assist further.

What do customers do if they have booked a flight only with Flybe?

ATOL may cover some flight only bookings, so customers should check their booking documents. If no cover is in place, customers should then contact their credit/debit card company. If the customer is unable to recover costs through either of these routes, they should contact us.

What do customers do if they have booked a flight with Flybe but their accommodation has been booked through another company?

Flights booked through Flybe may be covered by ATOL and credit/debit card providers. For further queries regarding accommodation booked separately, customers should contact the accommodation provider to see whether a refund is possible. If not, they can call our claims team who will assist further.

Why is the process different for package holidays/ flights only?

ABTA/ATOL would offer protection against a package holiday booked through Flybe. If people have booked a flight only with Flybe, this may be covered by ATOL, but customers would need to check their booking documentation. If

customers are not covered by ABTA/ATOL, they should contact their credit/debit card provider in the first instance.

Are customers who are currently overseas (i.e. at the point of collapse) covered?

Under the terms and conditions of this travel insurance, we will cover any non-recoverable costs for additional travel and accommodation, if at the end of their trip, customers cannot use their scheduled return flight and are forced to stay abroad. Customers can call our claims team who will assist further.

Customers can contact our claims team on the number in your policy booklet.

Customers are also advised to visit the Civil Aviation Authority website for further updates: www.caa.co.uk

I have a holiday booked within the UK and I'm using Flybe to travel. Am I covered?

If you have a holiday booked within the UK which includes two consecutive nights pre-booked accommodation and you have taken the steps above and have not been able to recover your losses, then under the terms and conditions of your travel insurance you will be covered. Please contact our claims team who will assist further.

I've been delayed leaving the UK/returning to the UK as a result of trying to find a new flight. Is there any compensation available for accommodation/expenses?

- Under the terms and conditions of your travel insurance, we will provide cover for additional travel and accommodation costs to continue your trip or get home if you cannot use your return flight
- For customers who are delayed abroad, their travel policy would extend automatically for 14 days.
- Customers can contact our claims team on the number in their policy booklet.