

# Holiday Extras Flight Delay Cover Policy Wording

For policies issued from 16th December 2025



# Flight Delay Cover

## Terms and Conditions

### Introduction

This document sets out the benefits provided to **you** by virtue of **you** holding a Flight Delay Cover policy.

### Parties to Flight Delay Cover

The **distributor** of this **policy** is Holiday Extras Cover Ltd

This Service is carried out by Collinson Insurance Services Limited, 5th Floor, 3 More London Riverside, London SE1 2AQ United Kingdom. By entering into this agreement, **you** agree that **you** are legally capable of entering into a binding contract.

This policy is underwritten by Astrenska Insurance Limited of 5th Floor, 3 More London Riverside, London SE1 2AQ (the "Company"), a company registered in England with company number 01708613. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk)

### Demands and Needs

This **policy** has been designed for those who wish to receive compensation in the form of a **lounge voucher** or **payment** for flight delays. **You** have not received any advice from **us** as to whether these benefits are suitable for **your** needs and **you** should review the benefits to make sure they fulfil **your** needs.

### Definitions

Wherever the following words and phrases appear in this policy wording they will always have these meanings:

<b>Delay threshold:</b>	The amount of time <b>your</b> flight needs to be delayed by for <b>you</b> to be eligible to receive compensation under this <b>policy</b> , as indicated in your <b>flight delay email</b> . The <b>delay threshold</b> can be announced as one single period of delay or as a result of a consequence of multiple incremental shorter delays.
<b>Distributor:</b>	The intermediary responsible for providing the <b>Flight Delay Cover policy</b> to the <b>policyholder</b> as detailed in <b>your policy schedule</b>
<b>Policyholder/You/Your:</b>	The person who has been issued a <b>Flight Delay Cover policy</b> by a <b>Distributor</b> and who is registering their flight/s for the service.

<b>Policy:</b>	The contract of insurance held by the <b>policyholder</b> and underwritten by <b>us</b> .
<b>Flight Delay Email:</b>	A document provided to <b>you</b> by the <b>Distributor</b> that sets out the details of the service available to <b>you</b> . Details include; <ul style="list-style-type: none"> <li>• <b>Distributor</b></li> <li>• <b>Registration URL</b></li> <li>• <b>Delay Threshold</b></li> <li>• <b>Travelling companion/s</b></li> <li>• <b>Payment limit</b></li> <li>• <b>Lounge voucher validity</b></li> </ul>
<b>Qualifying Flight Delay:</b>	A flight delay announced by the airline and reported to <b>us</b> which meets or exceeds <b>your delay threshold</b>
<b>Registered flight:</b>	A flight which has been registered at least 12 hours before its scheduled departure time and where the <b>policyholder</b> has received confirmation via email.
<b>Travelling Companion/s:</b>	<b>You</b> must have registered <b>your travelling companion/s</b> under the same <b>registered flight</b> . The amount of <b>travelling companions</b> <b>you</b> may register is specified in <b>your policy schedule</b> .
<b>We/Us/Our/Insurer:</b>	Collinson Insurance Services Limited & Astrenska Insurance Limited
<b>Lounge Voucher:</b>	A PDF voucher containing a 2D barcode that grants the <b>policyholder</b> and their <b>travelling companions</b> (listed on the <b>policy schedule</b> ) access into an <b>airport lounge</b> .
<b>Payment</b>	A <b>payment</b> triggered by <b>us</b> and paid to the <b>policyholder</b> in the event of a <b>qualifying flight delay</b> at the departure airport of the <b>registered flight</b> . <b>Payments</b> are facilitated by <b>Payment service</b>
<b>Airport Lounge(s)</b>	A network of lounges operated by LoungeKey (Priority Pass Limited of 5th Floor, 3 More London, Riverside, London, SE1 2AQ United Kingdom, Company No. 02728518.)
<b>Registration URL</b>	Where the <b>policyholder</b> registers their flight/s for the service.
<b>Flight Delay Cover</b>	A service that provides <b>you</b> with access to an <b>airport lounge</b> or a <b>payment</b> in the event of a <b>qualifying flight delay</b> .

## What is Flight Delay Cover?

**Flight Delay Cover** is a service that provides **you** with access to an **airport lounge** or a **payment** in the event of a **qualifying flight delay**.

Simply register **your** flight/s for yourself and any additional **travelling companions** (listed on the **policy schedule**) and in the event of a **qualifying flight delay** we will issue **you** and **your travelling companions** with a **lounge voucher** which provides access into one of **our** LoungeKey network of **airport lounges** and lounge alternatives, or a **payment**.

## How to use Flight Delay Cover

Please read this section carefully as it explains how to benefit from the **Flight Delay Cover** service by registering **your** flight before **you** travel.

For this **policy** to be active, **you** must register **your** flight for **Flight Delay Cover** at least 12 hours prior to the flight's scheduled departure time by visiting the **registration URL** specified in **your flight delay email** .

1. On accessing the **registration URL**, **you** will need to provide **your** flight number and departure date. **We** will then check that **your** flight is available to be tracked.
2. If **your** flight is able to be tracked **you** will be asked to select your chosen benefit during the registration journey. If **there is** a lounge available at **your** departure airport you will be able to select from lounge or a **payment**. If there is no lounge available, then a **payment** will be automatically selected for **you**.
3. You will then be asked to enter **your** name (as it appears on **your** boarding pass), plus any **travelling companions** (listed on the **policy schedule**) names, **your** email address and mobile phone number.
4. Following completion of **your** flight registration **you** will receive a confirmation email and **we** will track **your** flight up until it departs.
5. In the event of a **qualifying flight delay**, **we** will issue either **your lounge vouchers** or **payment** and notify **you** by email and SMS.
  - If eligible for a **payment**, this will be facilitated by **our payment** service. If **your** flight delay is announced and it meets **your delay threshold**, **we** will pass **your** email address to the payment service, who will then credit **your** wallet with **your** compensation. If **you** do not have a **payment** service account linked to the email address **you** used for registration, **payment** service will send **you** a link to register for an account. On completion of registration, **you** will be able to withdraw **your** payment. If **you** have registered any additional **travelling companions**, **payments** for them will be made to the **policyholder**.
  - If eligible for a **lounge voucher**, these will be issued to the email address and mobile phone number provided during registration if **your** flight is delayed and meets the **delay threshold**. **You** can gain entry to an **airport lounge** by scanning the 2D barcode on the voucher. If **you** have registered any additional **travelling companions**, their lounge vouchers will be issued to the **policyholder**. By accessing the **airport lounge**, **you** agree to abide by the rules and policies of the **airport lounge**. The conditions of use for **airport lounge** access can be found here: <https://loungefinder.loungekey.com/pass/conditions-of-use>

## Your Cover

The following sets out the terms and conditions of **your** policy. Please also check your **flight delay email** for specific information relating to the **Flight Delay Cover** service **you** are eligible for, such as **your delay threshold** and if **you** are entitled to register additional **travelling companions**.

If **your registered flight** is delayed by, up to, or exceeding the **delay threshold**, **we** will issue **you** with a **lounge voucher**, or **payment** up to the value specified in **your flight delay email** for the **policyholder** and each eligible **travelling companion**. Both the **lounge voucher** and **payment** will be made automatically once the **delay threshold** is reached.

## Special Conditions

1. **You** will be required to register **your** flight via the **registration URL** specified in **your flight delay email** .
2. **You** will need to register **your** flight at a minimum 12 hours before the flights scheduled departure time.
3. **You** will not be eligible for compensation if the flight was delayed before **you** successfully register.
4. **You** can only register a flight where the airline reports their flight schedules to **our** flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where **your** flight cannot be tracked, and the system will inform **you** of this.
5. **Lounge vouchers** and **payments** are issued in accordance with the delay data provided by airlines into **our** flight tracking system. **We** will rely solely on this information to determine if **you** are eligible.
6. In the event that there is no **airport lounge** facility, or **you** select the **payment** option during the registration journey **you** will be provided with a monetary **payment**, the amount of which is detailed in **your flight delay email** .
7. Any **payments** made to **you** are non-transferable and non-changeable.

## Exclusions

There will be no cover for:

1. Any flight that is delayed due to:
  - A. The use of nuclear, chemical, or biological weapons of mass destruction
  - B. War or Terrorism
  - C. Any government imposing travel restrictions to the geographical location **you** live in or are travelling to such as, but not limited to; locking down geographical regions, making travel illegal, or closing borders regardless of when **you** registered the flight
  - D. Pandemic or epidemic
1. Any **registered flight** that is cancelled before the **delay threshold** is met.
2. Any **registered flight** where the delay does not meet or exceed the **delay threshold** specified in **your flight delay email**.

## Eligibility

To be eligible you must be an active Annual Holiday Extras Travel Insurance Policyholder (this benefit is not applicable on single trip cruise policies).

**Your** coverage shall terminate on whichever of the following happens earliest:

- a. the date **you** no longer hold an eligible **Flight Delay Cover policy**
- b. the date this **policy** is terminated by either **you** or the underwriter.

Please refer to **your policy schedule** for full details on eligibility.

## Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

## Governing law and jurisdiction

This **policy** shall be subject to and be interpreted and construed in accordance with the laws of England and Wales. Any dispute arising out of, or in connection with this **policy** shall be subject to the exclusive jurisdiction of the Courts of England and Wales.

## Data Protection & Privacy

### How We use the information about You

As **your insurer** and a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your agent** on a regular basis while **your policy** is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**
- Issue **you** this insurance **policy**
- Deal with any claims or requests for assistance that **you** may have
- Service **your policy** (including claims and **policy** administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in **your policy** being cancelled or treated as if it never existed
- Protect **our** legitimate interests

In order to administer **your policy** and deal with any claims, **your** information may be shared with trusted third parties. This will include members of **our** company, the **distributor**, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure. **We** will not share **your** information with

anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Malta Financial Services Authority) or other authorities.

### **Processing your data**

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **we** hold with the **policyholder**
- Is in the public or **your** vital interest: or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### **How we store and protect your information**

All personal information collected by **us** is stored on secure servers which are either in the United Kingdom or European Union. **We** will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

**We** also have security measures in place in **our** offices to protect the information that **You** have given **us**.

### **How you can access your information and correct anything which is wrong**

**You** have the right to request a copy of the information that we hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 5th Floor, 3 More London Riverside, London SE1 2AQ United Kingdom

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details below.

## Complaints

### Step 1:

If **you** would like to make a complaint, please contact:

Collinson Insurance Solutions Europe Limited (UK Branch)  
The Customer Relations Department  
PO Box 637  
Haywards Heath  
West Sussex  
RH16 1WR  
England

Email: [complaints@collinsoninsurance.com](mailto:complaints@collinsoninsurance.com)

### Step 2:

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The Ombudsman is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk). If you take any of the action mentioned above, it will not affect your right to take legal action. The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.



