

TMTPROTECTS.ME  
FINANCIAL PROTECTION

TRUST  
My Travel

# TMTPROTECTS.ME

## FINANCIAL PROTECTION

**TMTProtects.Me by Trust My Travel** protects Travellers in the event of non-delivery of service and insolvency by their Travel Provider, named in the booking. All funds pass through the Trust My Travel Trust Accounts, ensuring they are secure between sale and settlement to the Travel Provider.

### **What does TMTProtects.Me mean for a Travel Provider?**

As a TMTProtects.Me member, Trust My Travel ensure Travel Providers can give Travellers 100% confidence that their money is protected if the Travel Provider goes out of business. TMTProtects.me can also increase consumer confidence, boosting your booking conversion.

### **What does TMTProtects.Me mean for a Traveller?**

A Traveller is protected for the value of a booking when paid through Trust My Travel if the Travel Provider financially fails. Travellers can book in confidence, in their local currency, anywhere in the world.

### **Who does TMTProtects.Me cover?**

The cost incurred by the Traveller relating to any paid and non-refundable section of the Travel Arrangements on behalf of the Traveller(s) and whose name appears on the invoice, which is necessarily and unavoidably cancelled prior to departure of the Traveller(s) from their country of domicile, due to the insolvency of the Travel Provider, or a named Third Party Provider.

OR

The cost incurred by the Traveller relating to curtailment of any non-refundable part of the Travel Arrangements on a pro-rata basis due to the insolvency of a named Third Party Provider whilst the Traveller(s) is on the arranged Travel.

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### What is covered under TMTProtects.Me

Any Payments made by the Traveller to Trust My Travel against a valid booking where a Trust ID is issued.

### What does TMTProtects.Me mean for a Travel Provider?

- a) Any Travel Arrangements not declared through a Trust My Travel booking with a valid Trust ID.
- b) Losses which are recoverable under another insurance or bond. If partial recovery is possible under another insurance or bond then this policy will cover the shortfall up to the Maximum Sum Insured.
- c) The financial failure of any named Third Party Provider that is in Chapter 11 Bankruptcy or Receivership, or is listed as an excluded supplier/airline by the insurer at the date the Travel Arrangement is booked.
- d) Losses that are not directly resulting from the incident that caused the traveller to claim unless expressly stated in the policy.
- e) Any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the failure or fear of failure or inability of any equipment or any computer program, whether or not the travel company own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
- f) The financial failure of any Third Party Provider, whose details have not been advised to Trust My Travel at, or in advance of a booking being taken.
- g) Claims arising directly or indirectly from existing or publicly declared financial failure or collapse of a Scheduled Airline on or before the date the trip is booked.

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- h) Claims relating to airlines in Chapter 11 Bankruptcy, or Bankruptcy Protection where the ticket was purchased subsequent to the airline registering under Chapter 11 or Bankruptcy Protection.
- i) The cover does not apply in respect of Special/ Private Charter flights.
- j) The cover does not apply if a Scheduled Airline is taken over or forms part of a merger by another airline, as this is not deemed as a financial failure.

### Policy Excess

There is no TMTProtects.Me Policy Excess.

### Claims Procedure

In the event of a claim, Travellers should contact Trust My Travel using the email address: [claim@trustmytravel.com](mailto:claim@trustmytravel.com)

**Please Note** that in the event of any fraudulent claim being submitted by the Traveller or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.

TMTProtects.Me is underwritten by Neon Underwriting Limited, on behalf of Neon Syndicate 2468 (registered address 20 Gracechurch Street, London, EC3V 0BG; Tel: +44 (0) 20 7488 7700; Web: [www.neonuw.com](http://www.neonuw.com)).

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