

## Essential Information

### 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 curtailment, 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.

### About us

P&O Travel Insurance is provided by Hood Travel Ltd. Registered in England at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ 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](http://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 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 Travel Insurance Facilities Plc to underwrite P&O Travel Insurance, except for Gadget cover which is underwritten by AmTrust Europe Ltd and End Supplier Failure underwritten by Liberty Mutual Insurance Europe SE.

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

### 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. Please keep photocopies of all information you send us. You can find full details of how to claim in your policy documentation.

### How to make a complaint

At P&O Ferries 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  
52/54 Alexandra Street  
Southend-on-Sea, Essex SS1 1BJ

Phone: 0330 041 5257  
Email: [poferriservice@hoodtravel.co.uk](mailto:poferriservice@hoodtravel.co.uk)

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone: 0800 023 4567 / 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto: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](http://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.