

Smart Luggage

Insurance Product Information Document

Company: CPP Secure Limited

Product: Smart Luggage Protection

This Insurance is arranged and administered on behalf of the Insurer by CPP Secure Limited. CPP Secure Limited is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Reference Number 790304. Registered Office; CPP Secure Limited, 6 East Parade, Leeds, LS1 2AD. Registered in England and Wales, Company No. 10257192.

This document provides a summary of key information and benefits relating to this Smart Luggage insurance policy. Complete pre-contractual and contractual information on the product, including a summary of additional benefits, is provided in the full policy documentation.

What is this type of insurance?

This product provides cover for delay or loss to your checked in luggage when you travel by air. Any benefit payable by this product will be made automatically and there is no manual claims process involved.



What is insured?

- ✓ £50 for Checked Luggage that is delayed and cannot be located on the Carousel within the Waiting Period at the Destination Airport by the Customer Services desk or Luggage Handling desk on arrival at that airport.
- ✓ £500 for Checked Luggage that is deemed lost and cannot be located by the Customer Services desk or Luggage Handling desk at the Destination Airport after 48 hours from the time it was registered with www.smartluggage.io as delayed or missing.
- ✓ On a Single Trip policy, the Policyholder and each Covered Person can claim for one item of Checked Luggage on each leg of a Trip ie; both outbound and inbound.
- ✓ On an annual Multi Trip policy, the Policyholder and each Covered Person on Your Policy can claim for one item of Checked Luggage on each leg of a Trip ie; both outbound and inbound up to a maximum of 3 Trips each, within the Period of Insurance for Your Policy.



What is not insured?

- ✗ Carry-on or hand luggage of any type.
- ✗ Any luggage not checked in to the hold of an aircraft.
- ✗ Any damage to checked luggage.
- ✗ Loss or delay due to confiscation or damage by any public authority.
- ✗ Any loss or delay that does not occur between checking luggage in at an airport and collecting it from the luggage carousel at the Destination Airport.
- ✗ Theft of checked luggage before check-in at the departure airport, from the luggage carousel or from an unattended trolley at the Destination Airport.
- ✗ Any payment above £550 in total.
- ✗ Loss of value if checked luggage is a set and not all items of that set are lost.
- ✗ Loss of or delay to checked luggage caused by your own actions.



Are there any restrictions on cover?

- ! No cover will be given if you have failed to report your delayed luggage to the Destination Airport's luggage handling service and obtain a SITA PIR receipt.
- ! You must upload the delayed luggage receipt to us within 48 hours of arriving at your destination.



What are my obligations?

- You must register for the service before you depart to your destination;
- You must check your luggage into the hold of the aircraft on which you are travelling to your destination;
- If your luggage is delayed, you must report the delay to the luggage handling service at your destination airport and obtain a formal SITA receipt for the delayed item;
- You must provide a copy of the receipt to us using your smartphone on the website we provide for you;
You must provide bank account or PayPal account details for us in order that we can make any payments to you if your luggage is delayed or lost.



Where am I covered?

You are covered Worldwide for delayed and lost luggage when you check your luggage into the hold of any scheduled or commercially chartered flight, for your period of cover.



When and how do I pay?

You have the option to buy Smart Luggage Cover when you visit www.justtravelcover.com. You can purchase this alongside travel insurance from Just Travel Cover or as a standalone item. Payment for this policy is made online at the time of purchase.



When does cover start and end?

Your cover will start on the date you have selected and will end either on the day you return from your trip (single-trip cover) or 12 months after the start date (annual multi-trip cover). Cover will also end if the claims limit has been met as outlined in the "What is Insured?" section of this document.



How do I cancel the contract?

You can cancel your cover at any time by telephoning Just Travel Cover on 0333 033 0021 or in writing to Victoria House, Toward Road, Sunderland, SR1 2QF.

If you would like to cancel within 14 days from the start date of the policy, then any premium already paid will be returned (providing that no claims have been made on the Policy). If you cancel this policy outside this period there is no entitlement to a refund of premium.