

Smart Luggage

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Smart Luggage Protection

This Insurance is arranged and administered by Financial & Legal Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England & Wales under Company No. 03034220.

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 and 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 claim 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 Service 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/claim as delayed or missing.
- ✓ On a Single Trip policy, you 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, you 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?

- ✗ Any carry-on luggage 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 of checked luggage due to confiscation or damage by order of any government or public authority, or due to illegal transportation or trade, war, demonstration or insurrection or hostilities between nations whether or not war is declared.
- ✗ Theft of checked luggage before check-in at the departure airport, from the checked 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 the set are lost.
- ✗ Loss of or delay to checked luggage caused by your own actions.



Are there any restrictions on cover?

- ! Details of each trip must be registered in advance of your outbound trip flight departure(s) by visiting www.smartluggage.io/register
- ! No cover will be given if you have failed to report your delayed luggage to the destination airports luggage handling service and obtain a Property Irregularity Report (PIR).
- ! You must upload the Property Irregularity Report (PIR) to us within 48 hours of arriving at your destination.



Where am I covered?



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



What are my obligations?

- For all trips you must register your individual flight details before you travel.
- 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 Property Irregularity Report (PIR) for the delayed item.
- You must provide a copy of the Property Irregularity Report (PIR) to us using your smartphone on www.smartluggage.io
- You must provide bank account or PayPal account details to us for payment to be made to you if your luggage is delayed or lost.

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When and how do I pay?

- You have the option to buy Smart Luggage cover when you visit www.smartluggage.io
- Payment for this policy is made online at the time of purchase.



When does the 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 this policy at any time by contacting the seller from whom you bought this policy:

- Within 14 days of either receiving the policy documentation or from the start date of the policy (whichever is later) then any premium already paid will be returned (providing that no claims have been made on the policy).
- After 14 days there is no entitlement to a refund of premium.

Cancellation by Us

Where there is a valid reason for doing so, we may cancel the policy by giving you 7 days' notice in writing. Valid reasons for cancellation may include but are not limited to:

- Where you have given incorrect information and fail to provide clarification when requested.
- Where you breach any of the terms and conditions which apply to your policy.
- Where we reasonably suspect fraud.
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or suppliers, by you or any person acting on your behalf.