

## Flight Delay & Cancellation fact sheet

### What ?

This product covers flight delay upon arrival and/or flight cancellation (at the initiative of the airline) when such flight is departing from or arriving at an airport located in the European Union. It works for a single journey (referenced by a specific flight number) corresponding either to the outward or return flight, taking the form of a fixed financial compensation.



Underwriting



The Offer



Compensation

## Underwriting



### Required criteria

The policyholder is of legal age (although the additional travelers may be minors)

The policyholder subscribes 3 days before the departure of the first flight



### Subscription of more than one ticket

If the policyholder buys several tickets for several persons and subscribes to the flight delay and/or cancellation insurance for each ticket, then all these persons are covered.

## Offer

### Customizable package

- You can choose between the flight delay guarantee only, the flight cancellation guarantee only or both guarantees  
This product is optional
- You can choose the compensation amounts you want your final client to be compensated for each hour of delay and for cancellation (as applicable) from 0€ to 600€
- You can choose your remuneration rate between 0% to maximum 50% (indeed, we do not allow partners to choose a remuneration rate above 50% to respect our B Corp certified company)

## Details of the **guarantees**

### Flight delay upon arrival

This is a fixed and non-cumulative compensation

The delay is calculated between the time of arrival mentioned on the flight ticket and the actual time of arrival at the landing gate

The amounts of compensation for each hour of delay should be progressive or equal (the longer the delay, the higher or equal the compensation).

### Flight cancellation

Flight cancellation is compensated only when cancellation is at the initiative of the airline company

This is a fixed compensation

## Deductible and limits

There is no deductible for flight delay and cancellation guarantees.



The fixed compensations are capped at 600€ maximum.



## Compensation



If the flight is delayed or cancelled, the policyholder receives a SMS and he/she is automatically compensated within a few days.

### Current legislation

This product is independent from the European legislation\*. The compensation may start from 1-hour of delay when European legislation's compensation starts from 3-hours of delay. In addition, the process of implementation of this regulation is very long, unlike the automatic compensation of our product.

\*Reminder: Regulation EC 261/2004 protects passengers who experience problems on their flights. Whatever the nature of the problem, this regulation defines the conditions of eligibility which gives the right to a fixed compensation per passenger. This compensation varies according to the distance travelled between the location of departure and the location of arrival (final destination of the ticket) and therefore does not depend on the price of the ticket.