

Dear

Reference Travel Disruption Claim

You recently made contact with us concerning the disruption to your holiday experienced as a result of the volcanic activity of Mt Eyjafjallajökull.

As you will be aware the vast majority of travel policies provide cover against travel delay and trip abandonment due to specified events. However, delay or abandonment due to volcanic eruption/volcanic ash contamination is not one of these insured events. Therefore claims under your policy for compensation, cancellation or additional accommodation as a result of the flight delays/cancellations are not covered within the policy wording.

We are keen to provide some practical assistance to you and to save you time and trouble we have drafted some template wordings (see attached) that you may wish to use in your communication with the airline. You may find that these are not appropriate for your circumstances but hope that they at least will provide some guidance for you.

Although we have already confirmed the situation in terms of the insurance policy cover, we are very sympathetic to the position you find yourself in and have worked hard with Millstream Underwriting Ltd to find a way in which we can assist you with some of the expenses you may have incurred. We are pleased to confirm that an ex-gratia travel delay indemnity of up to £100 per person (capped at £300 per family) may be available to you if you have documentary evidence of your flight being delayed for more than 24 hours as a result of the disruption between 15th April and 21st April inclusive. If this is the case, please complete the enclosed form for us to consider your claim further.

This is an unprecedented situation and, although the event is not covered by your travel insurance policy wording, we hope you will realise that we have acted in our client's best interests throughout this time to find a reasonable solution to a difficult problem.

If we can be of any further assistance to you, please do not hesitate to contact us at volcano@philipwilliams.co.uk or 0845 230 1656.

Yours sincerely

EX-GRATIA TRAVEL DELAY INDEMNITY CLAIM APPLICATION FORM

If you were booked to travel on a flight and this was cancelled or delayed for more than 24 hours as a result of the disruption between 15th April and 21st April inclusive, please complete the form below and then send it to Philip Williams & Co at 35 Walton Road, Stockton Heath, Warrington WA4 6NW. The following documentation **must** accompany your completed claim form:-

- All original** holiday booking and itinerary documentation
- Written confirmation from the airline showing that your flight was cancelled or delayed for over 24 hours as a result of the volcanic activity

About You			
Federation			
Status – Serving, Police Staff or Retiree			
Title			
First name			
Date of birth			
Address			
Postcode			
Home Telephone			
Work Telephone			
Mobile Telephone			
E-mail address			
Full details of all claimants	.Name	D.O.B	Relationship to main member

Please state the scheduled times of travel:	
Date of Departure:	Date of Arrival:
Place of Departure	Place of Destination:
Departure Time	
Please state the actual times of travel:	
Date of Departure:	Departure Time:
Date of Arrival:	Arrival Time:
Total Delay Time:	

Your signature _____ Date _____

PLEASE SIGN THIS DOCUMENT AND ENSURE ALL REQUIRED DOCUMENTATION IS SENT IN. FAILURE TO DO SO WILL RESULT IN EITHER A DELAY OR YOUR CLAIM BEING DECLINED.

PLEASE NOTE THIS EX-GRATIA INDEMNITY CLAIM WILL BE PAYABLE UP TO £100 PER ADULT AND CAPPED at £300 PER FAMILY.