



## **ARE YOU OFFERING ADEQUATE PROTECTION TO YOUR DYNAMIC PACKAGING CUSTOMERS?**

Rock Insurance has introduced a new retail product incorporating cover for all aspects of dynamically packaged holidays to complement the growing trend in component sales.

The new product, underwritten by Europ Assistance, is competitively priced and includes Cancellation Cover up to a total of £15,000 against the failure of the individual components that make up a dynamically packaged holiday. In the current market, most policies only provide cover for the failure of a tour operator, so in the event that a low cost airline became insolvent a standard policy would not cover the cost of the accommodation or the car hire, which the customer would still have to pay for, even if they could no longer reach their holiday destination.

Commenting on the new product, Antony Martin, Managing Director of Rock Insurance, said: "Dynamic packaging is growing rapidly in the UK and, in order to offer protection to their customers, insurance brokers and travel agents need to provide travel insurance products that include cover for each of the components that make up a dynamically packaged holiday.

"Following the recent broadcast of ITV1's Tonight with Trevor McDonald, which focused on the problems which can arise in a dynamically packaged holiday, the British public will be more aware that they need to protect themselves when booking holiday components as opposed to the traditional package holiday. Brokers and agents selling Rock's dynamic packaging cover can provide the peace of mind their customers are looking for whilst earning extra commissions for themselves."

Other key features of the product include:

- If a flight, sea crossing, coach or train is cancelled and no alternative provided within 12 hours of the intended departure time, the cost of buying a replacement

ticket up to a maximum of £500 per insured person - even if the original one was free or only cost a few pounds on a low cost carrier.

- No upper age limit for single trip policies (there are very few products in the market that offer this)
- A choice of cover levels – Standard or Premium
- Can be issued via Rock's online system at no extra cost
- Discounts for couples and families
- Optional cover for weddings, golf, timeshare, winter sports.

For further information about Rock Insurance please call 0870 160 2555 or email [info@rockinsurance.com](mailto:info@rockinsurance.com).

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