



## **Rock Insurance Major Incident Report**

### **Business Approach**

Rock Insurance is continuing to assist its business through this very difficult time. We do appreciate the pressure that this is placing in such a key travel period and have provided a complete update of what the procedures are for Rock's Travel Insurance Providers.

### **Customers who's Travel Arrangements have been cancelled pre-departure**

- Unfortunately Insurers do not consider the volcanic ash to be an adverse weather condition and therefore there is no cover under Missed Departure, Missed Connection and Travel Delay;
- Additionally it is not a stated reason to cancel or curtail a trip and therefore there is no cover under the Cancellation, Curtailment or Trip Interruption Section;
- As Insurers will not provide cover under Missed Departure, Missed Connection and Travel Delay and Cancellation, Curtailment or Trip Interruption - other related costs are also not covered by the policy. This includes, but is not limited to, cruise bookings, hotel accommodation, car hire, transfers, attraction ticket costs.

### **Customers in Resort/Abroad**

- The policy does not offer cover for additional travelling & accommodation costs incurred as a result of the grounding of aircraft by the Regulatory Authority;
- However Insurers will automatically extend cover for customers until they reach their final destination – the customer need take no further action to ensure that this cover is extended;
- Customers continue to be fully covered under all sections of their policy during the disruption caused by the volcanic eruption.

### **Customers wishing to cancel their travel insurance arrangement**

- Insurers have confirmed that they will honour all refunds where the customer is cancelling their travel insurance policy within 14 days. You should process this in the normal way;
- Where the customer has requested a cancellation of their policy outside the 14 day period then the following will apply:
  - White Horse Insurance Ireland Limited: have confirmed that they will not refund any premiums outside the 14 day period;
  - Fortis Insurance Limited: have confirmed that they will not refund any premiums outside the 14 day period;
  - Europ Assistance: will provide a pro rata refund for any portion of the unused travel insurance policy following the normal process previously provided by Rock Insurance.



**Customers wanting to amend their travel insurance details e.g. duration, destination, new dates**

- Rock has agreed with Insurers that policy details can be amended in order to take into consideration changes to customers' travel plans. The following criteria will apply:
  - White Horse Insurance Ireland Limited: will allow amendments to the destination/duration with no restrictions applied;
  - Fortis Insurance Limited: will allow amendments to the destination/duration provided that they are made before 7 May 2010 and travel will complete before 16 October 2010;
  - Europ Assistance: will allow amendments to the destination/duration with no restrictions applied.
- All amendments will be made free of charge where there is no alteration to the duration or destination;
- An additional premium may be required where there is a change to the destination or duration or both.

Yours sincerely

A handwritten signature in black ink, consisting of several overlapping loops and lines, positioned below the text "Yours sincerely".

Sarah J Hall-Strutt  
Head of Operations  
Rock Insurance

NOTE: This Incident report (19 April 2010 15:15pm) supercedes and replaces all other documentation issued by Rock Insurance Services in respect to the Icelandic Volcano Eruption.