



Important Information Regarding:

Pinnacle Airlines files for bankruptcy Chapter 11

Issued: 16th May 2012

Applies to Travelsure Options Products

The following news report was supplied by CBS News (www.cbsnews.com) on 02/04/2012:

“NEW YORK — Pinnacle Airlines Corp., a regional carrier that flies under contract for Delta, United, Continental and US Airways, has filed for bankruptcy protection to deal with its mounting debt.

The Memphis, Tenn.-based airline said late Sunday its current business model isn't sustainable. It had tried for months to blend its operating subsidiaries to save money and recover from lost business with major airlines due to flying cutbacks.

Pinnacle, which mostly flies between major airports in the East, has been hurt by rising costs and integration problems. It plans to wind down the United Express flights it operates for United Continental Holdings Inc. It will continue Delta Connection flights for Delta Air Lines Inc. It's already in the process of winding down its service with US Airways.”

International Passenger Protection London (a world wide travel insolvency insurance provider) has subsequently withdrawn cover for this airline with immediate effect.

Please note that there is no cover for insolvency events (including provisional liquidation) under the Travelsure Essentials, Business or Corporate policies.

There is no cover under the Insolvency benefit for any policy purchased on or after 16th May 2012 for Pinnacle Airlines.

Please also note that Pinnacle airlines operate on behalf of Delta Airlines, United Airways, Continental Airlines and US Airways. If You have purchased a ticket with one of these airlines that has a flight number for these airlines, but the flight is actually operated by Pinnacle, there will be no provision to claim as the ticket and contract are with these providers rather than Pinnacle.

Please note that exclusion 2 under Section 1 – Travel Services Provider Insolvency, Options policy states:

We Will Not Pay For:

- 2. Insolvency of a Travel Services Provider if at the Relevant Time, the Travel Services Provider was Insolvent or a reasonable person would have reason to expect the Travel Services Provider might become Insolvent.*

“Relevant Time” in respect of:

- a) *Single Trip policies means the issue date of the policy.*
- b) *Annual Multi-Trip means the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.*

IMPORTANT - GENERAL ADVICE

This information must be read in conjunction with the Travelsure Policy Wording as certain restrictions and exclusions apply.

These exclusions and restrictions are detailed in the Travelsure Wording and in particular we draw your attention to "The Benefits" and "General Exclusions" sections of the wording.

This advice will be updated as new information comes to hand.

Should you have any further enquiries please contact our Customer Service Team on
0800 500 225