



Date of issue: 24/11/2025

Booking Confirmation

Travel Regulation Insolvency Protection Insurance

We, Snow and Paddles Limited, are committed to customer satisfaction and consumer financial protection.

We are therefore pleased to confirm to you that, in accordance with our obligations under The Package Travel and Linked Travel Arrangements Regulations 2018 No.684, we have purchased Travel Regulation Insolvency Protection Insurance in our name for your benefit.

This insurance policy has been arranged by Towergate Travel with AXA Insurance UK plc (the insurer). Please contact us if you require a copy of the policy wording.

In the unlikely event that this policy is cancelled, you will be contacted with details of what happens next.

What is covered

For bookings placed with us during the policy period, this insurance provides you with financial protection for the following in the event that we become insolvent and fail to fulfil or only partially fulfil our travel services to you.

- ✓ The initial deposit and any subsequent balance of monies paid to us (as detailed in your booking confirmation form)
- and
- reasonable and necessary additional costs incurred by you for your repatriation (including necessary costs of accommodation pending repatriation) following the curtailment of your travel arrangements
- or
- ✓ Reasonable and necessary additional costs incurred by you for continuation of your scheduled journey and completion of your travel arrangements following their curtailment.

Underwritten by **AXA Insurance UK plc**. Registered in England and Wales No.78950. Registered Office 20 Gracechurch Street, London EC3V 0BG. A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored and recorded.

Arranged by **Towergate Travel**. Towergate Travel is a trading name of Advisory Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address 2 Minster Court, Mincing Lane, London, EC3R 7PD. FCA No. 313250.

What is not covered

- ✖ Any failure or partial failure to fulfil travel services for reasons other than our insolvency
- ✖ Air flights*
- ✖ Travel arrangements covering a period of less than 24 hours (unless overnight accommodation is included)
- ✖ The cost of travel insurance premiums
- ✖ Loss of deposit(s) or charge(s) paid in advance which have been paid by credit and/or debit card where you are able to recover such payments from the credit or debit card issuer
- ✖ Claims for deposit(s) or charge(s) paid by you after the date we become insolvent
- ✖ War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition, or loss of or damage to property by or under the order of any government or public or local authority
- ✖ Radioactive contamination
- ✖ Cyber acts, cyber incidents, data losses or data recognition failure
- ✖ Riot, civil commotion, strikers, locked out workers or persons taking part in labour disturbances
- ✖ Terrorism.

*If you have booked flights as part of your travel, you should ensure that the company with which you booked the flights has the appropriate CAA/ATOL bonds in place.

Making a claim

To make a claim, please contact Towergate Travel using the contact details shown below

Telephone **(+44)1932 334140**

Email **tcs@towergate.co.uk**

You must

- provide the insurer with full details in writing of any loss and any further information or declaration they may reasonably require and at your own expense
- provide the insurer with any assistance to enable them to settle or defend the claim
- provide the insurer with details of any other relevant insurances
- allow the insurer complete control of any proceedings and settlement of the claim
- take or allow others to take practical steps to prevent further loss and otherwise minimise the claim.

Please be aware that

- Towergate Travel cannot make alternative travel or repatriation arrangements on your behalf
- A claim will not be paid until our insolvency has been verified by the insurer.

Making a complaint

If you have a complaint about a claim, please contact the department dealing with your claim using the contact details available in your claim documentation.

If AXA hasn't resolved your complaint within eight weeks, or you are unhappy with their final response, you may be eligible to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the Financial Ombudsman Service.

Important information

Please keep this confirmation and any bank or credit card statements, bills, receipts and other documents relating to your travel arrangements as they will be required as evidence in the event of a claim.