

# Connection Insurance



## Insurance Product Information Document (IPID)

VÍS Insurance Ltd., registered office Ármúli 3, 108 Reykjavík, Iceland. Registration no. 690689-2009, authorised by and subject to regulation by the Financial Supervisory Authority of the Central Bank of Iceland.

This document is only intended to provide a **basic summary** of the policy cover. Full details of your cover can be found in your certificate of insurance and policy terms and conditions, provided electronically in your booking confirmation. Policy terms and conditions are also available at [www.dohop.com](http://www.dohop.com).

### What type of insurance is this?

This Connection Insurance covers your connected trips (flight or train trips) if your previous trip is delayed or cancelled, causing you to miss one or more later, connected, flights or train trips.



#### What is insured?

- ✓ Cover for missed connections.
- ✓ Cover for overnight stay at a hotel due to disruption of connection if the earliest possible connection cannot be taken on the same day.
- ✓ Cover for food and drinks at the airport if your wait is only a few hours.



#### What is not insured?

- ✗ If any changes to the original booking of Dohop Connect itinerary are made by you without first confirming with Dohop Service-Center and seeking their approval.
- ✗ When the flight ticket(s) is/are invalid and/or the missed connection is due to your or your co-travelers' own fault.
- ✗ Other damages, costs, expenses or claims, including but not limited to, future connecting travel cost, accommodation, loss of business, loss of enjoyment and/or cancellation costs, any consequential losses or damages of any kind, including those suffered at your intended final destination.



#### Are there any restrictions on cover?

- ! If you choose not to travel on any of the original booked Dohop Connect itinerary or any alternative flights rebooked by Dohop Service-Center, then the cover is not valid.
- ! Any damages, losses, expenses or claims of whatsoever shall be limited to the coverage.
- ! We do not provide cover if you attempt to make fraudulent representations to us regarding the circumstances that are material to the grounds for providing cover and the amount of insurance benefits or if you have caused the insured event intentionally or through gross negligence.



#### Where am I covered?

This insurance will cover you anywhere in the world, at the location of covered connection.



#### What are my obligations?

- Read your certificate of insurance and policy terms carefully to ensure you have the cover you need.
- You must contact Dohop Service-Center regarding all changes made to the Dohop itinerary booking by email to: [service@dohop.com](mailto:service@dohop.com), or by phone: +44 1200 401410.
- You must provide Dohop Service-Centre with all necessary evidence to process your claim.
- Claims must be notified within one year after you become aware of an event upon which the claim is based.
- You should make every effort to keep the claim as low as possible and avoid anything that could lead to an unnecessary increased cost.



#### When and how do I pay?

- Payment for this policy is required in full at the same time you pay for your itinerary booking and can be made by debit or credit card.



#### When does the cover start and end?

- The cover starts when you book the trip and are then included in the insurance contract.
- The cover ends when the last connection is boarded.



#### How can I cancel the contract?

- You may cancel your policy only if you also cancel your itinerary booking by contacting Dohop Service-Center. You can reach the Dohop Service-Centre by email to: [service@dohop.com](mailto:service@dohop.com), or by phone: +44 1200 401410. For further information: <https://support.dohop.com>



# Insurance terms and conditions for **Connection Insurance**

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## Section A – General provisions

### 1. Insurance cover

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- 1.1 What circumstances are covered by the insurance  
An insured person is covered if one of the flights or train trips listed in the booking confirmation with Dohop (the “Booking Confirmation”, and each flight or train trip jointly or individually referred to as “Trip(s)”) is delayed or cancelled, causing you to miss one or more later, connected, flights or train trips (jointly or individually referred to as “Connection(s)”).
- 1.2 Who is covered by the insurance?  
You are an insured person and covered by this policy if you are listed in the Booking Confirmation, and therefore included in the insurance contract.
- 1.3 When does the insurance cover start?  
Insurance cover starts as soon as you book the Trips and are listed as a passenger in the Booking Confirmation at which time you also enter into the insurance contract
- 1.4 When does the insurance cover end?  
The insurance cover ends when the last Connection is boarded.
- 1.5 What trips are included under the insurance cover?  
Insurance cover applies to travel by air and in trains.

### 2. The insurance policy

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- 2.1 When do we pay compensation?
- 2.1.1 We will pay within two weeks. This is subject to the following conditions:
- that our obligation to pay, the reasons and the amount have been determined;
  - that the necessary evidence is provided to us.
- The two-week period is suspended if you are responsible for our being unable to check your claim.
- 2.1.2 We convert your costs in a foreign currency using the exchange rate to euros on the day the records are received. The exchange rate applicable is the official exchange rate (mid-rate) recognised by the Icelandic Central Bank for the conversion of such foreign currency into euros (rounded up or down by us), as applicable on the date when we convert the currency, unless you acquired the currency to pay the costs at a less favourable rate. We may deduct the following costs from your benefit:
- costs for the cross-border transfer of benefits; or
  - for special forms of transfer that you requested.
- 2.1.3 By entering into this insurance contract, you authorise Dohop to act on your behalf, and claim or enforce any rights which you may have under this Connection Insurance. Also for Dohop to receive on your behalf any compensation or other form of funds as payable by us under the terms of this Connection Insurance or from any other third party, such as other insurers, airlines or train companies (“Third Parties”)
- 2.1.4 You may have insurance cover for trips from other insurers as well or receive compensation from other third parties. You are not then entitled to more benefit in total than the costs actually incurred. If you have a claim for benefit from several different Third Parties, you can choose with whom you file the claim.  
If you file the claim with us first, we will reimburse you the costs insured by this policy. We will then clarify with the other Third Parties whether and how they participate in the costs.  
You can read further information on this in clause A 4.3
- 2.2 What law applies to the insurance policy?  
In addition to these provisions Icelandic law applies to this insurance policy, including the Icelandic Insurance Contracts Act no. 30/2004.  
Processing and protection of personal data, that you provide as a natural person in accordance herewith, is governed by EU regulation 2016/679 (the GDPR) cf. Act no. 90/2018 on the Protection of Personal Data and Processing of Personal Data. Further information on the processing and your rights is laid down in our Privacy Policy, which is available online on <https://www.vis.is/en/processing-of-personal-data/>. The Privacy Policy forms an inseparable part of these terms.
- 2.3 When do your claims to benefits lapse?  
Any claims arising from this insurance contract expire in four years. The expiry is measured from the end of the calendar year in which the claim can be made. Furthermore, claims must be notified within one year after you become aware of an event upon which such a claim is based.

- 2.4 What is the court of jurisdiction?  
You can submit a complaint against us to the Court responsible for the area:
- where we have our head office;
  - where you have your place of residence; or
  - where you are normally present if you do not have a fixed place of residence.
- You may furthermore be able to submit a complaint before an ombudsman, complaints committee or other equivalent dispute resolution entity in the aforesaid locations.
- 2.5 What form should an insurance claim take?  
Claims under the insurance must be in writing (letter, email, electronic data carrier, etc.).

### 3. Restrictions to the insurance coverage

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- 3.1 We do not provide cover if:
- you attempt to make fraudulent representations to us regarding the circumstances that are material to the grounds for providing cover and the amount of insurance benefits;
  - you have caused the insured event intentionally or through gross negligence.

### 4. What general duties (obligations) do you have in the event of a claim?

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- 4.1 You should make every effort to keep the claim as low as possible and avoid anything that could lead to an unnecessary increase in costs.
- 4.2 All information about the claim that you provide must be truthful and complete. You must provide us with any information that we need in order to determine:
- whether an insured event has occurred; and
  - whether and to what extent we will pay benefits.
- 4.3 Compensation claims against Third Parties shall be transferred to us up to the amount of the benefit paid by us. In other words we shall be able to exercise any rights you have to bring a claim against these Third Parties so we may seek a refund from them for amounts we have paid. We shall ensure that this does not disadvantage you. You have a duty to assist, if necessary, in asserting such claims for compensation.

**Please note:** Please also refer to the obligations to be observed under Section B of the travel cancellation insurance.

### 5. What are the legal consequences of failures of duty (breaches of obligations)?

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- 5.1 If you fail in one of the duties specified above or breach the obligations, we may deduct any losses caused to us by your failure or breach from any amount we might otherwise pay you.

## Section B – Details of the Connection Insurance

### 1. Insurance cover

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- 1.1 If there is an insured event, we will either, at your choice:
- reimburse you for the costs of rebooking or changing the covered Connection to a Connection of the same type and quality of the Connection originally booked; or
  - refund the covered Connection.
- In all cases, the maximum total amount we will pay under this policy, in total, in respect of each covered Connection, is EUR 1,500 pr. insured person.
- 1.2 If the next possible Connection is still on the same day, we shall reimburse you for food and drink costs at a flat rate of EUR 15 pr. insured person.
- 1.3 If the earliest possible Connection cannot be taken on the same day, we will pay the costs of an overnight stay in a nearby hotel (without catering), up to EUR 100 pr. night pr. insured person, for a maximum of two nights.

- 1.4 Interest accrues in accordance with article 50 of the Icelandic Insurance Contracts Act. This means that you are entitled to general interest on the amount of your claim, which starts accumulating two months after you delivered your claim to us, provided it is covered under the insurance policy and adequate information has been provided. The rate of the general interest is the same rate as payable on compensation for damages under Icelandic Act on Interest and Indexation no. 38/2001.

## 2. What qualifies as an insured event?

- 2.1 We pay compensation if you miss a Connection due to a delay or cancellation of an earlier Trip listed in the Booking Confirmation. This is on condition that:
- the original minimum connecting time according to the original travel plan corresponds at least to the minimum connecting time agreed with you and entered in the Booking Confirmation;
  - the Trips are undertaken by a state-approved and registered airline or transportation company; and
  - the Trips follow a publicly accessible, scheduled plan published on boards at the airport, train station or similar departure hall.

**Please note:** This policy will only pay the refund or replacement costs of the connecting flight or train trip, not the earlier flight that was delayed or cancelled.

## 3. General notes for the claim

- 3.1 To whom can you direct the claim?  
Service is undertaken by our insurance agent Dohop to whom you should direct the claim. If you miss the connecting flight, the Dohop Connect Service Centre can help. You can reach the Dohop Service-Centre by email to: [service@dohop.com](mailto:service@dohop.com), or by phone: **+44 1200 401410**. For further information: <https://support.dohop.com>

### When you make a claim under this insurance, please note the following:

If you make a claim, we always require the following records:

1. Booking confirmation and proof of purchase of the covered Connections
2. Proof of entry into this insurance / insurance policy
3. Confirmation of the delay or cancellation by the airline/train company involved; the extent of the relevant delay and the minimum connecting time must be clearly apparent from these confirmations
4. Proof of cost of the new booking of the new Connections
5. Proof of cost (booking confirmation) of the hotel booking at the place of transfer

If incomplete documentation is submitted, it may lead to delays in processing your claim!

## 4. Complaints

- 4.1 What should you do if you have a complaint about this insurance?  
Complaints can be registered with VÍS, in writing, by submitting them to [vis@vis.is](mailto:vis@vis.is). You can also call us using phone number **+354 560 5000**. VÍS processes all complaints in accordance with its internal protocol. Letters can also be addressed to VÍS,  
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