



For Immediate Release

Erupting with rage at your travel insurer? New ash cloud travel cover stops travellers going volcanic!

London, XX September, 2011: After the travel chaos and delays caused by recent major volcanic eruptions, leading online travel insurer Columbus Direct has launched a travel insurance policy specially designed to combat the perils of volcanic ash clouds.

With so much confusion about whether a standard travel insurance policy will pay out for flight delays and cancellations resulting from volcanic activity, Columbus Direct's Volcanic Ash Cover injects a note of common sense. Costing from £8 per trip, the policy protects customers in the event of their travel plans being disrupted by ash clouds like the ones which wreaked havoc in European airspace this year and last.

Commenting on the launch of the new Ash Cloud Cover, David Evans, Managing Director of Columbus Direct, said:

"Having spent hours packing, checking your travel plans and making sure everything's in order, it's incredibly frustrating to hear that your holiday or business trip has been cancelled due to a volcano erupting 1,000 miles away! The only thing worse would be to discover your travel insurer says ash cloud delays aren't covered.

"Our new Ash Cloud Cover, available either on a single trip or annual basis, offers customers cover for travel delay, abandonment and missed departure due to ash cloud disruption. It can also be bought in conjunction with our Emergency Travel Upgrade (ETU) on our Gold policies, which provides up to £4,000 of protection for the cost of alternative accommodation or enables them to travel by alternative means to get home in the event of any unforeseen circumstance, such as ash cloud disruption or strikes by air traffic staff.

“Columbus was one of the few providers to honour trip delay payments to its policyholders after last year’s ash cloud. Following these events, and in keeping with other market participants, our underwriter was subsequently forced to exclude cover from our standard policy so we took the decision to offer additional protection to our clients.”

Columbus Ash Cloud Cover - what it covers

	Silver	Gold
Travel Delay	£150	£200
- per 12 hours	£15	£20
Abandonment	£4,000	£7,500
Missed departure	£500	£1,500

Note: the amounts are per person amounts

What it costs

	Silver (Ash Cloud cover only)	Gold (Ash Cloud Cover & ETU* combined)
Single Trip	£8.00	£12.50
Annual	£12.00	£20.00

*ETU – Emergency Travel Upgrade

Prices include IPT

The Ash Cloud Cover is the latest innovation from Columbus in the travel insurance market. The company was among the first major travel insurance brands to offer Scheduled Airline Failure Insurance (SAFI), at no extra cost to customers, which covers people in the event of airline insolvency.

On average, 50-70 volcanoes erupt globally each year. There are currently 1,500 active volcanoes in the world, and according to the Smithsonian Global Volcanism Programme, the world’s top 10 most active volcanoes are:

- Nyamuragira, Democratic Republic of Congo
- Mount Etna, Italy
- Kilauea, Hawaii, USA
- Santa Maria, Guatemala
- Piton de la Fournaise, La Reunion Island
- Stromboli, Italy
- Mount Yasur, Vanuatu
- Láscar, Chile
- Sangay, Ecuador
- Mt St Helens, USA

Columbus Direct is part of Collinson Insurance Group.

Ends

For further information please contact:

Yelena Palmer

020 7623 2368

07799 411539

yelena.palmer@fwdpr.co.uk

Victoria Sisson

020 7623 2368

07941 294872

victoria.sisson@fwdpr.co.uk

Notes to editors

Columbus Direct is a leading travel insurance specialist which was established in 1988, selling both online via www.columbusdirect.com and offline via call centre channels. Customer satisfaction and value for money are the driving forces behind Columbus Direct and we pride ourselves on providing a quick, efficient and hassle-free service. Independent research by online Consumer Intelligence in March 2011, comparing over 35 leading travel insurance providers, showed that over 80% of people could save with Columbus Direct travel insurance with average savings of over £19 per customer and savings of up to £63 achievable on annual policies.

Over the last decade, more than 12 million customers have trusted Columbus Direct with their travel insurance needs.

In 2010 Columbus Direct won multiple awards including 2 Which? Best buy awards, The Best Customer Focus Award in the 2010 Best Business awards and also the Best Travel Insurance Provider award from the Personal Finance Awards.



Columbus Direct is a specialist travel insurance intermediary which is authorised and regulated by the Financial Services Authority.

Policy details for Ash Cloud Cover

Columbus Ash Cloud Cover provides customers with cover for Travel Delay, Abandonment and Missed Departure as a result of volcanic ash, up to the limit stated on their policy schedule.

No claims arising as a result of volcanic ash are eligible without this upgrade.

Policy details for Emergency Travel Upgrade

In the event of unforeseen circumstances preventing an individual's return home as pre-booked, for at least 24 hours from the booked return journey, Columbus Direct will pay up to £1,500 for alternative emergency reasonable accommodation costs (on a bed and breakfast basis only and for a maximum of £100 per night or equivalent in other currency) or alternative emergency reasonable transport expenses incurred by the individual to make arrangements outside of the original plans to get the individual home (car hire is limited to £150 per 100km and train, bus, ferry or alternative flights are limited to economy basis only). The total payable for all insured persons under this policy is £4,000.

This cover is independent of other sections of this policy and does not include cover under the Scheduled Airline Failure element of this policy. This cover is intended to enable travel by alternative means, (e.g. to allow the use a train if flights are cancelled, or to take a flight if an individual's ferry is cancelled) and to arrange accommodation required as a result of these alternative travel plans. Reasons for cancellation of intended travel must be unforeseen and not specific to the individuals named on the policy. The individual must provide evidence of all the extra costs he/she had to pay and must give Columbus Direct a written statement from an appropriate public authority confirming the reason and nature of the disaster, when it started and how long it lasted.

What is not covered:

- The first £60 of each claim, per person (unless the individual has paid the additional premium to waive all Excesses);
- Any expenses that the individual can recover from any tour operator, airline, hotel or other provider of services;
- Any expenses which the individual would normally have to pay during the period of his/her journey/holiday;
- Any claim resulting from the individual travelling against the advice of the appropriate national or local authority;

- Any claim for costs which are not reasonable or not an emergency to get the individual home;
- Anything listed in "Exclusions Applicable to the Whole Policy", in the policy wording.