



Flight Delay Benefit – Terms and Conditions

1. Who is eligible?

The Flight Delay Benefit is available to customers who purchase an eligible new Free Spirit or Travel Plus travel insurance policy between 17th August 2026 and 31 December 2026 inclusive.

Your policy must remain valid and in force when you travel. The benefit is only available to the insured persons named on the policy and only for insured trips involving an eligible scheduled flight.

This benefit is provided as an additional promotional service. It does not change, replace or extend the insurance cover provided by your travel insurance policy.

2. Registering your flights

You may register up to six flights for each eligible policy. Up to six insured persons may be registered on each flight.

Each flight must:

- be registered no later than 31 December 2026;
- be registered at least 24 hours before its scheduled departure time;
- have a scheduled departure date no later than 31 December 2027; and
- form part of a trip covered by your eligible travel insurance policy.

You must provide complete and accurate flight and passenger information. An incorrectly or incompletely registered flight may not qualify for the benefit.

A flight registration cannot normally be changed after the registration deadline, except where travellers need to be added or removed. This cannot be completed within two hours of the flight departure time.

3. When is the benefit provided?

The benefit applies if an eligible registered flight is delayed by at least two hours beyond its scheduled departure time.

The delay will be determined using flight-status information supplied to Blink Parametric UK Limited by its nominated flight-data provider. The data provider's recorded departure information will be used to assess eligibility, subject to correction where reliable evidence shows that the information was materially inaccurate.

A cancelled flight, missed departure or missed connecting flight does not qualify unless expressly stated otherwise. Airline schedule changes notified before the day of departure do not qualify unless they are

subject to a delay of at least 2 hours or more and you have already registered the flight on the flight delay portal.

4. What benefit will I receive?

If your registered flight qualifies, each eligible registered passenger may choose, subject to availability, either:

- one participating airport-lounge pass; or
- one £25 digital gift voucher from the available participating retailers.

The available lounge and voucher options may vary by airport, country, opening hours, capacity and supplier availability.

Lounge access is subject to the lounge operator's own admission conditions, including opening hours, passenger restrictions, dress codes, capacity limits and any rules applying to children or accompanying guests. A lounge pass does not guarantee admission where a lounge is closed or full.

Gift vouchers are subject to the relevant retailer's terms, including any expiry date and restrictions on use. Vouchers cannot be exchanged for cash, refunded or replaced if lost, deleted or used without permission, except where required by law.

If the selected lounge is unavailable, you will be directed to an alternative lounge. The lounge pass is valid for up to 6 months if you are unable to use it at the time of issue.

5. Notifications and claiming the benefit

We will use the mobile telephone number and/or email address supplied during registration to send flight-delay notifications and benefit instructions.

You are responsible for ensuring that your contact details are accurate and that you can access them while travelling. You must follow the instructions in the notification and select or redeem the benefit when notified.

You do not need to submit a travel insurance claim to receive this benefit. Receiving the Flight Delay Benefit does not prevent you from exercising any separate rights you may have against the airline or under your travel insurance policy.

6. Policy cancellation or changes

If you cancel your travel insurance policy before travel, or the policy is cancelled or treated as void, we reserve the right to withdraw the Flight Delay Benefit and cancel any flight registrations linked to that policy.

We will not withdraw an existing valid flight registration unless the policy or benefit was obtained through fraud, deliberate misrepresentation or misuse.

If your policy or trip details change, you must update your flight registration where the registration system permits. If you are unable to make the required amendment, you can contact the PJ Hayman team for support and further assistance.

7. Misuse

We may refuse or withdraw the benefit where we reasonably believe that:

- false, incomplete or misleading information has been supplied;

- the same flight or passenger has been registered more than permitted;
- a registration is not linked to an eligible policy or insured trip; or
- the benefit has been used fraudulently or contrary to these terms.

We may ask for reasonable evidence of the policy, trip, passenger or flight before providing the benefit.

8. Changes to or withdrawal of the promotion

We may amend, suspend or end this promotion where reasonably necessary, including because of circumstances outside our reasonable control (such as war, terrorism, civil unrest, natural disaster, epidemic or pandemic, or government action), supplier failure, fraud or legal or regulatory requirements.

Any circumstance outside of our control may affect a benefit that has already been successfully registered within the terms and conditions of the benefit.

We will give reasonable notice of any material change on pjhayman.com wherever practicable.

9. Service availability

Flight monitoring, electronic communications, airport lounges and digital vouchers are provided using third-party services. Temporary disruption may occur.

Nothing in these terms excludes or limits liability where doing so would be unlawful. PJ Hayman will take all reasonable steps to ensure continuity of service along with the platform and third party providers. If you are unable to register a flight or reach the flight delay service, please contact P J Hayman who will support you with the issue and aim to resolve this as soon as possible.

10. Personal information

We and our supplier Blink Parametric UK Limited will use personal information—including policy, passenger, contact and flight details—to register and monitor flights, notify customers and provide the benefit as outlined.

Further information about who is responsible for the data, the purposes and lawful bases for processing, data sharing, retention periods, international transfers and individual rights is available in the P J Hayman privacy notice which can be found here;

https://www.pjhayman.com/documents/important_documents/PJH_Privacy_policy.pdf?t=1786367610

11. Help and complaints

For help with registering a flight or receiving the benefit, contact: P J Hayman on 02392 419 070 (Monday – Friday 9am-5pm) or email direct.sales@pjhayman.com

If you are dissatisfied with the Flight Delay Benefit, please contact us and we will do our best to resolve the problem. Contact the P J Hayman Complaints Manager on:

Call: 02392 419 833

Email: Customerservices@pjhayman.com

12. Provider and governing terms

The Flight Delay Benefit is provided by P J Hayman & Company Limited a company incorporated and registered in England and Wales with company number 02534965 whose registered office/principal place of business is at Stansted House, Rowlands Castle, Hampshire, PO9 6DX, using its supplier, BLINK PARAMETRIC UK LIMITED a company incorporated and registered in England and Wales with company number 15346150 whose registered office is at 19th Floor, 51 Lime Street, London, EC3M 7DQ

These promotional terms are separate from your travel insurance policy terms. Your statutory rights are not affected.

These terms are governed by the law of England and Wales. If you live elsewhere in the United Kingdom, you may also benefit from any mandatory protections available under the law that applies where you live.

Last updated 02/09/2026