

# Guidance Document

## SMART LUGGAGE

### What is Smart Luggage?

Smart Luggage is a parametric insurance policy for delayed and lost luggage.

This means clients get a real-time payout for luggage which has been checked in at the airport in the event it is delayed or lost when the client arrives at their destination, as a result of the airport or airline's mishandling of it. For the policy to be operative **the client must register** at [smartluggage.io/register](https://smartluggage.io/register) and add details of their flights.

### How do I sell it?

Smart Luggage can be sold standalone via your Aneevo portal or there are options to include it within our Travel Insurance policies.

It is automatically included in gold policies, or can be added as an extra within Bronze or Silver cover levels. We can also provide you with a tracked link so you can promote and sell Smart Luggage online, allowing clients to purchase themselves via your website.

You must enter the client's email address and/or mobile number in the appropriate fields, as they will then receive information on how to register automatically.

### What happens next?

When you sell a policy with Smart Luggage included, the customer's details are **automatically transferred** to the product provider. The customer then receives an email and/or text message with instructions on how to register and add flights. **If you do NOT enter a client's email and/or mobile number, they will not get this information.** Your client would then need to register manually, and there are instructions on the policy schedule explaining how to do this.

### What is the cover?

An automated pay out of £50 direct into your bank account if your checked luggage has not arrived on the carousel and cannot be located at the destination airport after 30 minutes. You will receive a further £500 if your luggage is still not returned to you with 48 hours of you notifying Smart Luggage this is delayed or missing.

### Is there a difference for single and annual?

**Single Trip Policies:** The Policyholder and each Covered Person can claim for one item of checked luggage on each leg of a Trip i.e. both outbound and inbound. Maximum of 2 bags per person covered.

**Annual Multi Trip Policies:** The Policyholder and each Covered Person can claim for one item of checked luggage on each leg of a Trip, i.e. both outbound and inbound, up to a maximum of 3 trips each, within the period of insurance. Maximum of 2 bags per person, per trip.

**IMPORTANT:** If the customer has purchased a family travel policy, the Smart Luggage policy covers a maximum of 2 covered persons. There can be up to ten covered persons on a single trip 'Smart Luggage' policy. The Policyholder and each Covered Person can claim for one item of Checked Luggage on each leg of a Trip i.e., both outbound and inbound.

### What if my client has a query?

As always, we are here to help. You can contact us on live chat by logging into your Aneevo portal, email [brokers@aneevo.com](mailto:brokers@aneevo.com) or call us on 0800 458 0466.