



Changes to your plan

An overview of the important changes to your travel insurance this time.



The main changes

We constantly review our plans and often make changes to update or clarify the cover you have. Here is the most significant change we've made this year – please read this alongside your handbook. You might see other changes in your handbook, but these don't affect your cover.

Cancellation due to a pandemic

Insurance is designed to protect you against the unknown. Following the recent global pandemic, we've clarified in our wording that there is no cover for the cancellation of a trip as a result of a global pandemic, as declared by the World Health Organisation (WHO). This is because the likelihood of needing to cancel a trip as a result of an ongoing pandemic is so high, its no longer an unknown event.

However, if it is safe for you to travel and you need assistance when you are overseas, you would still be covered subject to the terms and conditions of your plan.

› **Please see your membership handbook for full details.**

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