

# Addendum to your travel membership handbook

Please read this addendum alongside your handbook as it outlines some changes to the policy wording which will apply to your cover.

It is important to take particular note of the restrictions around our cover for cancellation in relation to pandemics following the global Covid-19 pandemic.

- Your Cancellation cover does not cover: any loss or expense where you cannot travel or choose not to travel because the Foreign, Commonwealth and Development Office (or any other equivalent Government body in another country) advises against travel due to a pandemic.
- any loss or expense relating to your disinclination or reluctance to travel following a pandemic or due to compulsory quarantine on arrival at your destination or on return to your home area.

**The following wording replaces the ‘Cancellation and curtailment’ section in your membership handbook.**

## Section 4 Cancellation and curtailment

There is cover for up to the following amount in all for each **insured member** in any **period of cover**:

International Travel Plan - £5,000

Cover is available for:

Loss of deposits or pre-paid charges for travel and accommodation (including the cost of pre-booked and pre-paid excursions) which were paid in respect of an **overseas journey** and which were for the sole benefit of the **insured member** and which cannot be recovered if the **overseas journey** has to be cancelled before departure from the **home area** because of;

- (a) the accidental **bodily injury** to, or illness or death of:
  - (i) the **insured member**;
  - (ii) any person with whom the **insured member** is travelling or has arranged to travel;
  - (iii) any person with whom the **insured member** has arranged to reside temporarily;
  - (iv) any **close relative** or any person for whom the **insured member** holds power of attorney.
- (b) jury service, attendance as a witness at a court of law following receipt of a subpoena, or redundancy which qualifies for payment under the Republic of Ireland Redundancy Payments Acts 1967 to 2003 or any subsequent amendment of that act or such equivalent legislation applicable in the insured member’s home area, and where such jury service, attendance at court or redundancy involves the insured member who had arranged to travel or that insured member’s husband, wife, civil partner or partner; or
- (c) the withdrawal of leave for members of the Armed Forces, or employees of a Government Department, provided that such cancellation or **curtailment** could not reasonably have been expected at the time the travel arrangements were made.
- (d) the insolvency of your transport supplier, accommodation supplier or their booking agents.
- (e) pregnancy of the **insured member** where such pregnancy began after the booking for the **overseas journey** had been made and where the **insured member** is or would be more than 28 weeks pregnant at any time during the **overseas journey** or where the **insured**

**member** is advised by a qualified **medical practitioner** not to travel because of the pregnancy.

- (f) additional travel and accommodation expenses necessarily incurred by the **insured member** to return to the **home area** before the expiration of the **overseas journey** when that is made necessary as a direct result of the death, serious bodily injury, or sudden serious sickness of that **insured member's** husband, wife, civil partner, or any person you live with permanently in a similar relationship, parent, parent-in-law, child, brother, sister, grandparent or close business associate. There is cover for travel and accommodation expenses of a similar standard to that originally booked and paid for.

There is no cover for:

- (vii) any loss or expense where you cannot travel or choose not to travel because the Foreign, Commonwealth and Development Office (or any other equivalent Government body in another country) advises against travel due to a pandemic.
- (viii) any loss or expense relating to your disinclination or reluctance to travel following a pandemic or due to compulsory quarantine on arrival at your destination or on return to your **home area**.
- (ix) any loss or expense relating to the **curtailment** of the **overseas journey** caused by a **medical condition** for which the **insured member** has travelled to seek medical treatment or knew that treatment for that **medical condition** would be needed at some point in the course of the **overseas journey**;
- (x) any loss or expense relating to the cancellation of the **overseas journey** as a result of any circumstances you should have reasonably known about before you bought this **travel policy** or booked the **overseas journey**.
- (xi) expenses payable by any tour operator, hotel or provider of transport or accommodation;
- (xii) any expenditure attributable to failure on the part of the **insured member** to notify the travel agent or tour operator or provider of transport or accommodation immediately it is found necessary to cancel the travel arrangements;
- (xiii) additional travel and accommodation expenses incurred by the insured member in 4(f) to any destination outside of their **home area**;
- (xiv) any costs following the insolvency of a transport supplier, accommodation supplier or their booking agents;
  - that are recoverable through the compensation scheme of your tour operator or transport or accommodation provider, including any costs that form part of a package holiday;
  - that are recoverable through a credit or debit card provider or alternative insurance;
  - that are incurred when you choose not to accept reasonable alternative transport or accommodation offered to you;
  - that arise from circumstances you could reasonably have anticipated at the time of booking your overseas trip or buying this travel plan;
  - that arise if you booked your overseas trip or bought this travel plan after the date that

the threat of insolvency was announced in the national news.

- (xv) expenses incurred as a result of having booked or having travelled against the advice of either:
  - (a) a qualified **medical practitioner** (including the published advice of the Chief Medical Officer of the Department of Health of England), or
  - (b) the UK Foreign and Commonwealth Office;
- (xvi) expenses incurred as a result of travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider;
- (xvii) any loss or expense which is in any way connected with the **insured member's** psychiatric illness;
- (xviii) any costs/charges paid or discharged by the use of promotional vouchers of any description (including air miles and time-share points);
- (xix) failure to obtain the required passport or visa;
- (xx) unemployment caused by, or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the application for insurance;
- (xxi) the first £50 of each and every claim per incident for each **insured member** (this will not apply to claims for loss of deposit).

#### Special conditions

- (A) Cancellation must occur before the commencement of the **overseas journey** and arise from any of the events insured (see above in Section 'Cover is available for') which is outside your control and within the **period of cover** (as defined by Section 4, note (B)).
- (B) For this Section 4 only, the **period of cover** extends from the date of the booking of the **overseas journey** or the receipt of premium payment for the **travel policy** until the departure date, whichever is the shorter, irrespective of the **insured period**.
- (C) You must obtain a medical certificate from the **medical practitioner** treating the **insured member**, or the person whose health causes the **insured member** to cancel or **curtail** the **overseas journey** confirming the medical necessity to cancel the **overseas journey**.
- (D) You cannot claim benefit under this section 4 and section 5 below in respect of the same incident.
- (E) If it is necessary for the **insured member** to curtail their trip due to medical reasons, you must obtain a certificate from the treating **medical practitioners** and obtain our prior approval.
- (F) You must obtain our agreement to any additional travelling expenses before the **insured member** makes arrangements to return home.

#### Special note:

You may claim for loss of deposits or loss of deposits and cancellation or **curtailment** only.

You may not claim for loss of deposits/cancellation and **curtailment** in respect of the same **overseas journey**.

The term pre-booked used in this **travel policy** is deemed to mean any booking made at least 24 hours prior to the commencement of the scheduled departure time on your ticket.

## The following wording in your handbook no longer applies:

### Eligibility

#### **1.1 Family members**

You must include the other family members from your private medical insurance policy in your travel policy, except children cannot be included in your travel policy after the renewal date following their 25th birthday. For more information, please refer to your membership documents.

## **It is replaced with:**

### Eligibility

#### **1.9 Family members**

You must include the other family members from your private medical insurance policy in your travel policy. For more information, please refer to your membership documents.

This policy is underwritten by AXA Insurance dac and administered by AXA Global Healthcare (UK) Limited.