



## **Annual travel insurance policy – 1 May 2019**

The annual travel insurance policy is due for renewal on 1 May 2019. Due to the claims performance of the scheme and in order that the policy remains sustainable going forward, there are a number of changes that are being made from renewal by AXA PPP Healthcare (the insurer).

**Age-rated premiums:** previously all members have paid the same premium regardless of age. From renewal, all members will be categorised in age bands and the premiums will be priced accordingly, i.e. a 70 year old will pay a higher premium than a 60 year old.

**Change for members who join mid-way through the policy year:** NARPO members could join the policy at any time during the policy year from 1 May to 30 April, but payment of the full annual premium was required, regardless of the date that a member enrolled. From the 1 May 2019 renewal, new members joining the policy mid-way through the policy year will enjoy cover for a full 12 month period from their date of enrolment, i.e. policy commencement date 1 July 2019, renewal date 1 July 2020.

**Cover for Europe-only travel:** finally, a further level of cover has been introduced for those members who only travel within Europe. The premiums reflect that your travel is limited to Europe only and has a single trip duration of up to 25 days, up to a total of 65 days maximum in any policy year.

## **What happens next?**

AXA PPP Healthcare will issue renewal letters approximately 6 weeks prior to the renewal date advising members of the annual premium for 2019. Our intermediary, The Health Insurance Group, is available to discuss your renewal or new travel enquiries and can be contacted by telephone 0800 389 7724 Monday – Friday 9am – 5pm.

## **The role of The Health Insurance Group and National Association of Retired Police Officers (NARPO)**

The Health Insurance Group is an independently authorised broker, who acts on your behalf. As an independent broker, The Health Insurance Group is also able to undertake a market review for you. To support their members, NARPO works with The Health Insurance Group to enable The Health Insurance Group to market the plan, for which NARPO receives a fee. The Health Insurance Group negotiates the overall renewal terms AXA PPP healthcare offers on this plan, with NARPO agreeing the recommendation. NARPO has no other role within the administration of this arrangement.

For clarity, there is no commercial agreement between AXA PPP healthcare and NARPO, who do not represent you or negotiate any aspect of the private medical insurance with AXA PPP healthcare. This cover is an individual contract of insurance between the consumer and AXA PPP healthcare. The subscriptions under this arrangement are set each year by AXA PPP healthcare to take in to account the claims made by all the members of NARPO and their family members covered under the product.

As an independent intermediary to NARPO, The Health Insurance Group provides you with a free service, to answer your questions about the different policies and to assist you with claims issues and offer advice.

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