

Travel insurance policy changes – April 2022

All policies purchased from **20/04/2022** are underwritten by Arch Insurance (UK) Limited. Arch Insurance (UK) Limited is authorised and regulated by the Financial Conduct Authority FRN No. 229887. Arch Insurance (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

All policies purchased from **20/04/2022** are provided by Lighthouse Travel Insurance. Lighthouse is a trading name of Travel Insurance Facilities Plc, which is authorised and regulated by the Financial Conduct Authority FRN No. 306537.

Towergate Health & Protection is an independently authorised broker, who acts on your behalf. These policies will be distributed by Towergate Health & Protection. Towergate Health & Protection is a trading name of Health and Protection Solutions Limited and is an independent intermediary authorised and regulated by the Financial Conduct Authority FRN No. 308189.

To support their members, NARPO works with Towergate Health & Protection to market the insurance policies. In addition, NARPO negotiate, with the support of Towergate Health & Protection, the overall terms Arch Insurance (UK) Limited offers on this plan. NARPO has no other role within the administration of this arrangement. For clarity, there is no commercial agreement between Arch Insurance (UK) Limited and NARPO. NARPO do not represent you or negotiate any aspect of your travel insurance with Arch Insurance (UK) Limited. In order to start or continue your cover, continuous membership of NARPO is required. Should you no longer be a member of NARPO you must re-join, otherwise membership of the travel policy is not available

Please see below a list of the main differences between the new products provided by Lighthouse Travel Insurance and the previous products that were offered by AXA Heath a trading name of AXA PPP Healthcare Limited, which may affect returning customers when buying future policies. Please refer to the membership booklet for full details.

Cancellation/curtailment:

The new products have varying cover depending on the chosen level of cover.

Please note: These policies do not provide cancellation cover for theft of passport/visa.

End supplier failure:

The new products will include this cover both pre-travel and during the trip. This cover is provided by International Passenger Protection Limited and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer).

Trip disruption:

The new products will include cover for 'denied boarding on your return journey'.

This cover provides customers with protection should they be unable to return home because they were denied boarding due to having or being suspected of having an infectious disease including Covid-19. This section will provide cover for additional accommodation and return transportation at a later date.

Emergency medical expenses:

The new products will include cover for unused pre-paid excursions due to the customer being unable to participate because they have to isolate during their trip as a result of an infectious disease including Covid-19.

Please note: The new products do not provide cover for any medical expenses incurred in private medical facilities if medically capable public facilities are available.

Possessions:

The Gold level of cover includes cover for the cost of purchasing a new passport when the customer returns home.

Wear and tear scale (depreciation)

Age of property	Clothing	Jewellery	Valuables	Cosmetics, toiletries & perfumes	Gadgets
0-5 months	0%	0%	0%	50%	0%
6-11 months	5%	0%	5%	50%	5%
1-2 years	10%	5%	10%	60%	10%
2-4 years	20%	10%	30%	60%	30%
4-6 years	30%	15%	40%	70%	40%
6 years +	40%	20%	60%	80%	60%

Cruise cover:

Please note: Cruise cover is offered as an optional extension rather than included as standard.

The extension includes 'cruise specific' covers such as lost, stolen, damaged or delayed formal cruise attire and ship itinerary change cover.

Winter sports cover:

Please note: Winter sports cover is offered as an extension rather than included as standard.

New policy extensions available:

- Sports and equipment extension
- Business extension

Other:

Business travel is covered under all levels of cover, but to include business specific sections of cover, the additional business extension must be purchased.

Annual multi-trip policies are available for customers up to the age of 85 years old, and single trip policies are now also available with an even higher age limit.

Please note: We will no longer carry out direct debit payments. Premiums can be paid by credit or debit card.

Medical screening/declaration questions:

The health declaration requirements are different on the new policies. The following questions need to be answered. If you answer yes to any of the questions below you will then be asked a series of questions specific to the medical conditions you tell us about.

It is very important to provide all of the medical information requested and to answer all medical questions fully and accurately.

Have you or anyone named on the policy ever been diagnosed with or treated for any of the following?

Heart or circulatory conditions

Cancer (even if now in remission)

Strokes or high blood pressure

Diabetes (including diet controlled)

Breathing/respiratory conditions (including asthma)

Irritable bowel disease (such as crohn's, or diverticulitis)

Are you or anyone named on the policy currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are you or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?

Have you or anyone named on the policy seen a medical professional in the last 2 years?

Service provider updates:

Claims – CEGA Claims Services

Assistance – CEGA Group

Legal Advice – DAS Legal Expenses Insurance Company

End Supplier Failure Claims – IPP Claims

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