

travel policy - notification of changes

Your Brit Private Client travel policy renewal

Thank you for including worldwide travel cover with your Home Policy. Please read this document in conjunction with the renewal documentation for the coming year.

Pre-Existing Medical Conditions

We recommend you read the restrictions regarding pre-existing medical conditions, which are not automatically covered and as detailed on pages 18 to 20 of our Travel Policy Wording. You are advised to read the medical conditions information alongside the Health Declaration contained on pages 19 and 20. In the event medical screening is required, there may be a change in the Worldwide Travel premium quoted and/or the terms and conditions offered.

Amendments to the policy wording

Section	Summary of Change	New Wording
Section - Summary of cover	Wording previously included excess of £500 for all sections.	The excess is removed from sections 4-7, 8 (excluding Trip Abandonment, which has a £500 excess), sections 10-14 and section 16.
Section - General policy definitions	Wording previously did not include the general policy definition for unrecoverable.	This is included as a general policy definition: Unrecoverable – incapable of being recovered, regained, or remedied.
Section - Limits of Cover and excess	Wording previously included the excess per insured incident.	The excess is applicable per insured claim.
Section - Financial Failure Protection	<p>Wording previously included Financial Failure Protection and covered:</p> <ol style="list-style-type: none"> 1. irrecoverable sums paid prior to financial failure of the scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the end supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or 2. in the event of financial failure after departure: <ul style="list-style-type: none"> • additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or • if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom or, the Channel Islands, to a similar standard. <p>(this is not the full wording and other terms and conditions applied throughout)</p>	Financial Failure Protection section has now been removed from the policy wording.