



2010-11 Summary of Changes

The details below outline the changes that affect new policies issued between 01st January 2010 and 31st December 2010. Please ensure that you are familiar with how they affect you.

Our policies are now underwritten by AXA Insurance UK plc.

There is now no upper age limit for Single Trip policies, although cover for those aged 76 and over will be restricted to a maximum duration of 31 days.

Extended Kennel & Cattery Fees – Cover is now included as standard for any additional kennel or cattery fees if your return home is delayed due to bodily injury, illness or disease.

Economy cover – Baggage is now included to the value of £500.

Benefit levels for certain sections of our Economy policies have been reduced and *Delayed Departure* cover is now no longer available. The following sections have new levels of cover: *Cancellation, Curtailment and Trip Interruption, Personal Money & Passport, Personal Accident & Legal Expenses*.

Policy Excess – The Premier policy excess remains at £65. The Economy policy excess is increased to

£75 (except for *Emergency medical and other expenses* where it increases to £100 for Economy policies only).

Channel Islands – Following the reciprocal health agreement between the UK and Channel Islands being withdrawn with effect from 31st March 2009, persons travelling to the Channel Islands from the UK, or to the UK from the Channel Islands, will need to pay the appropriate European rate for cover.

Missed Departures – Cover is now included for missed departures as a result of traffic disruptions when travelling in a private vehicle.

Personal Liability & Legal Expenses – Benefit levels are now applicable per policy, not per person.

Winter sports cover – The maximum age eligibility for persons purchasing winter sports cover has increased from 65 to 70 years.

Concierge Services – Cover is now included for concierge service, which provides assistance services for the leisure and business traveller. The assistance services include business, entertainment and fine food & flowers, to travel and transportation.

2010-11 Summary of Cover Limits

Cover	Limits of Cover		Policy Excess	
	Premier	Economy	Premier	Economy
Emergency Medical	£10m	£10m	£65	£100
Cancellation or Curtailment	£5,000	£1,000	£65	£75
Delayed Departure	£300	No Cover	Nil	Nil
Baggage	£2,000	£500	£65	£75
<i>Single Article, Pair or Set</i>	£300	£100	£65	£75
<i>Valuables</i>	£300	£100	£65	£75
Money & Passport	£500	£250	£65	£75
Personal Liability	£2m*	£2m*	£65	£75
Personal Accident	£20,000	£10,000	Nil	Nil
Legal Expenses	£25,000*	£10,000*	Nil	Nil
Extended Kennel / Cattery Fees	£250 (£150 – UK Trips)	N/A	Nil	Nil

Winter Sports cover can be included upon payment of an additional premium.

The full terms and conditions can be found in your travel insurance policy.

* Cover limits are per policy