

Dear Customer

NOTIFICATION OF CHANGE TO YOUR SKI CLUB OF GREAT BRITAIN POLICY WORDING

We would like to draw your attention to recent changes in the accompanying policy wording for .

Before taking any action under this insurance policy please read this letter in conjunction with your policy wording before proceeding. See changes as follows:

Section/page	Existing Wording	Details of change made	Date of Change
When cover starts and ends	<p>This change applies to the following clause: “Cancellation cover starts from the time of booking a trip, providing that the booking is within the period of cover as shown on your schedule and ends when you leave your home to commence the trip.”</p>	<p>Additional text has now been applied to support annual multi trips which are booked prior to the inception of the policy and occur during the period of insurance. This sentence has now been included: "This policy will only cover trips which occur in the period of cover as shown on your schedule.</p> <p>If you have Annual Multi Trip cover, cancellation cover starts from the time of booking a trip or the policy start date, whichever is the later date, and ends when you leave your home to commence the trip.</p> <p>If you have Single Trip cover, you are covered for the dates as shown on your policy schedule. Cancellation cover starts from the date you have purchased this insurance policy and ends when you leave your home or place of business to commence the trip.</p> <p>All other sections of cover start from when you leave your home to commence the trip. Cover applies for the duration of the booked trip (or earlier return home) including the period of travel directly to the departure point and back to your home or your place of business directly afterwards, not exceeding 24 hours in each case.</p> <p>If your return is unavoidably delayed for an insured reason, cover will be extended free</p>	Renewal Date

		of charge for up to 30 days maximum, after which all cover will cease.	
Medical Conditions	<p>Applies to the following existing sections.</p> <ul style="list-style-type: none"> • Medical conditions • Automatically covered pre-existing conditions. • Automatically covered pre-existing conditions. • Health declaration • Medical conditions of a Third Party • Change of health • Pregnancy 	<p>We have undergone an extensive review, with the intention of achieving clarity in our language, a simpler process, and a better customer journey. The following amendments applied across the highlighted sections:</p> <p>The medical conditions clause is amended to read “Please note this insurance contains restrictions regarding pre-existing medical conditions.</p> <p>You do not need to declare any of the following conditions as they will be covered for no additional premium. Acid reflux, Gastric reflux, Acne, Blindness or partial sightedness, Cataracts, Deafness (or Partial hearing loss), Glaucoma, Hay fever, Hypothyroidism, Irritable bowel syndrome (IBS), Polycystic ovary syndrome”</p> <p>The automatically covered pre existing medical conditions clause has now been removed.</p> <p>The health declaration is amended to read "With the exception of the conditions listed above, you must declare all medical conditions for which you have received treatment, advice or medication in the last 12 months.</p> <p>Failure to contact us could leave you with no right to make a claim, and may mean that you travel with insufficient cover. If cover can be provided for your condition, you will be given a medical screening endorsement upon receipt of payment." The medical conditions of a third party has now been moved to the exclusions section of Section 1 cancellation and Section 2 curtailment.</p>	Renewal Date

		<p>The change of health clause is amended to read</p> <p>“If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of your trip, including prior to booking any individual journey, you must notify the Medical Screening Service immediately on +44 (0)330 660 0749.</p> <p>You must advise us to the best of your knowledge about anything that you think could give rise to a claim, particularly where your own health, or the health of a relative is concerned. We will not cover medical problems referred to in the Health Declaration unless declared to us and accepted by us in writing.</p> <p>We will then decide if we can provide you with cover on existing terms. We may ask you to pay an additional premium or add special conditions to the policy. If we cannot provide cover, or if you do not want to pay the additional premium, you can make a cancellation claim if you have booked and paid for a trip that you have not yet made. Alternatively, you can cancel your policy and we will send you a pro-rata refund (subject to no known or reported claims).</p> <p>We reserve the right not to extend the policy where the booked trip could be detrimental to your wellbeing. Failure to contact us could leave you with no right to make a claim and may mean that you travel with insufficient cover.”</p>	
Pregnancy	This change applies to the following clause: “As is consistent with the treatment of all medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section	Exclusion 13 under ‘General Exclusions’ has been amended to read as follows: “Pregnancy 12 weeks before and 12 weeks after the estimated date of delivery, as well as the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically	Renewal Date

	or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover you should complications arise with your pregnancy due to accidental bodily injury or unexpected illness which occurs while on your trip excluding costs incurred during the period between 12 weeks before and 12 weeks after the estimated date of delivery.” This has been removed.	or surgically assisted delivery which does not cause medical complications.”	
Section 12: Legal Expenses	“For each event giving rise to a claim pay up to the amount shown on your schedule for legal costs for legal action for you (but no more than £25,000 in total for all persons insured on the policy).”	“For each event giving rise to a claim pay up to the amount shown on your schedule for legal costs for legal action for you (but no more than £25,000 in total for all persons insured on the policy, any one claim)”	Renewal Date
Sports and Activities	American Football – No Personal Accident Cover	American Football – No Personal Accident and Personal Liability Cover	Renewal Date
General Exclusion	Exclusion 2 “You not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where: • Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.”	Is now amended to read “You not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where: • Certain vaccinations or other preventative measures (such as but not limited to malaria tablets) are recommended.	Renewal Date
General Exclusions	Exclusion 3 “a set of circumstances which you knew about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim;”	Is now amended to read “a set of circumstances which you knew about at the time the trip was booked or when the insurance was taken out, whichever is later, unless you could not reasonably have expected such circumstances to result in a claim;”	Renewal Date
General Exclusions	Exclusion 4 “A criminal act by you”.	Is amended to read “any criminal act committed by you”	Renewal Date
General Exclusions	Exclusion 5. “Failure to comply with the laws applicable to the country in which you are travelling.”	Is amended to read “You act illegally or break any government prohibition or regulation including visa requirements.”	Renewal Date
General Exclusions	Exclusion 6. “bankruptcy/liquidation of a tour operator, travel agent or transportation company”.	Is amended to read “Financial collapse or default of any transport, tour or accommodation provider and/or any other service providers;”	Renewal Date

General Exclusions	Under exclusion 18.	The following additional point are added: <ul style="list-style-type: none"> • "Nuclear reaction or contamination from nuclear weapons or radioactivity" • "Seepage, pollution or contamination" 	Renewal Date
General Exclusions	Exclusion 20. Air travel (other than as a fare-paying passenger on a regular schedule airline or licensed charter aircraft):	Is amended to read "air travel, other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft (or a glider or ultralight) where the appropriate additional premium has been paid and is shown on your schedule)"	Renewal Date
General Exclusions	These exclusions were not previously included.	24. Your claim arises from a government authority confiscating, detaining, or destroying anything. 25. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents"	

It is important that you read the above changes in line with the full terms, conditions, what is covered, what is not covered, general conditions, and general exclusions of the full policy wording and ascertain whether this meets the demands and needs of your personal circumstances and requirements before opting and purchasing this travel insurance this year.

If you have any queries in relation to the information given above, please contact Marsh Commercial customer services team on +44(0)1482 350 175.

Yours sincerely,

Millstream Underwriting.