

Information

Important Information

We are introducing some changes to **your** Confidas policy booklets from this renewal. This leaflet summarises the main changes. Please read it in conjunction with **your** policy booklet, schedule and any endorsements. If **you** have any queries, please call **us** on the telephone number in **your** policy booklet.

Although **we** haven't changed the way **we** collect, use and share **your** information, **we** would like to remind **you** that full details of how **we** use it and who **we** share it with is available from **your** advisor. Please contact **your** advisor if **you** would like a copy.

Other changes:

The policy has been reworded in places, although the cover remains the same.

Payment By Instalments

If **you** decide to pay **your** premium by instalments this year, **you** will receive a new type of credit agreement instead of the one **we** previously sent. This new credit agreement meets all the necessary legal requirements although it is not regulated by the Financial Conduct Authority. It will provide **you** with the information **you** need to help decide if paying **your** premium by instalments is right for **you**.

For any insurance product **you** hold with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms and conditions of your policy		<p>Your Credit Agreement</p> <p>Your right to cancel your credit agreement</p> <p>You have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If you would like to do this, please call the number printed in your policy booklet. You will need to repay the outstanding balance under the agreement within 30 calendar days from the day you give us notice that you wish to cancel the agreement.</p> <p>You can withdraw from this agreement at any time. You will continue to be covered under your policy as long as you pay the full premium, otherwise your insurance policy will also end.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms, conditions & definitions Confidas Underwriter	<p>Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.</p> <p>If you are resident in Jersey, Jersey law applies to your policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>	<p>You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>

If **you** have **Home Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General conditions	<p>5. Automatic renewal</p> <p>When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise. We will write to you at least 21 days before your policy ends to confirm your renewal premium and policy terms. If you do not want to renew your policy, you must call us before your renewal date to let us know. If we are unable to offer renewal terms, we will write to you at your last known address to let you know.</p> <p>It is not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details.</p>	<p>5. Automatic Renewal</p> <p>When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless you or we have advised otherwise. We will contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you don't want to renew your policy, you must contact your broker before your renewal date to let us know. If we do not hear from you, we will debit your account with the payment details we hold on record, and your policy will automatically continue without a break in cover from your stated renewal date. You can contact your broker if at any time your circumstances change and you no longer want your policy to renew automatically. If you choose not to renew automatically, your policy - including any additional products or benefits - will lapse on the renewal date, and you will be uninsured unless you contact us (or an alternative insurer) to arrange cover. It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to your broker to let you know.</p>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms, conditions & definitions Confidas Underwriter	<p>Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.</p> <p>If you are resident in Jersey, Jersey law applies to your policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>	<p>You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>However, if you are resident in Jersey, Guernsey, Alderney or the Isle of Man, the law of the island where you are resident will always apply to your policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>
	<p>14 Automatic renewal</p> <p>When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise. We will write to you at least 21 days before your policy ends to confirm your renewal premium and policy terms. If you do not want to renew your policy, you must call us before your renewal date to let us know.</p> <p>It is not possible to offer automatic renewal in all circumstances.</p> <p>For example, we may need to discuss your renewal invite with you or your payment method may change.</p> <p>Your renewal invite will advise if your policy will be automatically renewed or if you need to call us. If we are unable to offer renewal terms, we will write to you at your last known address to let you know.</p>	<p>14. Automatic Renewal</p> <p>When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless you or we have advised otherwise. We will contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you do not want to renew your policy, you must contact your broker before your renewal date to let us know. If we do not hear from you, we will debit your account with the payment details we hold on record, and your policy will automatically continue without a break in cover from your stated renewal date. You can contact your broker if at any time your circumstances change and you no longer want your policy to renew automatically. If you choose not to renew automatically, your policy - including any additional products or benefits - will lapse on the renewal date, and you will be uninsured unless you contact us (or an alternative insurer) to arrange cover. It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to your broker to let you know.</p>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<p>Section C: Other benefits 7. Permanent sound and audio equipment</p>	<p>We will cover loss or damage to in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment that is permanently fitted in your car. This equipment must be designed to be solely operated by use of the power from the electrical system of your car.</p> <p>What is not covered;</p> <ul style="list-style-type: none"> • loss or damage caused by wear and tear or loss of value; • any loss or damage as a result of any mechanical, electrical or computer failure, breakdown or breakage; • any amount greater than the market value of your car. <p>If we make a payment under this benefit of section C only, the excess does not apply to this additional cover and your no claim discount will not be affected.</p>	<p>We will cover loss or damage to in-car entertainment equipment that is permanently fitted in your car. This equipment must be designed to be solely operated by use of the power from the electrical system of your car.</p> <p>What is not covered;</p> <ul style="list-style-type: none"> • loss or damage caused by wear and tear or loss of value; • any loss or damage as a result of any mechanical, electrical or computer failure, breakdown or breakage; • any amount greater than the market value of your car. <p>If we make a payment under this benefit of section C only, the excess does not apply to this additional cover and your no claim discount will not be affected.</p>
<p>Section H: Territorial limits and foreign use</p>	<p>2. Using your car abroad This policy also provides the minimum cover you need by law to use your car or your motorcycle in:</p> <ul style="list-style-type: none"> • any country which is a member of the European Union; and • any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE). <p>Countries include: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Iceland, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland*, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.</p> <p>*Included within the territorial limits of this policy.</p>	<p>2. Using your car abroad This policy also provides the minimum cover you need by law to use your car or your motorcycle in:</p> <ul style="list-style-type: none"> • any country which is a member of the European Union; and • any country which the Commission of the European Community approves as meeting the requirements of Article 7(2) of the European Community Directive on Insurance of Civil Liabilities arising from using motor vehicles (number 72/166/CEE). <p>Countries include: Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Iceland, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland*, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.</p> <p>*Included within the territorial limits of this policy.</p>

If **you** have **Motor Insurance** with **us**, the following changes have been made:

Current Policy Wording

This cover can be used if **you** have a road traffic accident for which **you** are not to blame that involves **your car** or **your motorcycle**.

Examples of what you may claim for include:

- compensation for **your** death or injury;
- loss of earnings;
- accident repair costs if **you** do not have comprehensive cover; or
- damage to any property in or on **your car** or **your motorcycle** which **you** own or are legally responsible for.

Policy Wording with effect from the renewal date

This cover can be used to claim **your** uninsured losses if **you** and **your car** or **motorcycle** are involved in a road traffic accident with a moving vehicle, as defined by the **Road Traffic Act**, where someone else is to blame.

Examples of what you may claim for include:

- compensation for **your** death or injury;
- loss of earnings;
- accident repair costs if **you** do not have comprehensive cover; or
- damage to any property in or on **your car** or **your motorcycle** which **you** own or are legally responsible for.

You can ring the 24-hour legal helpline on 0345 877 6371 for confidential legal advice on any private motoring legal problem relating to laws applicable in the **United Kingdom**, whether or not it results in a claim. The helpline does not provide advice in relation to any claim made under this **policy**.

If **you** have **Breakdown insurance** with us, the following changes have been made.

	Important information about driving in Europe	Important information about driving in Europe
Sections J & K United Kingdom and European Motor Breakdown Cover - Terms & Conditions	Mobile phones If you contact us from your mobile phone, your service provider may charge you . You may also have to pay for the call if you ask someone to call you back. Your policy does not cover the cost of these calls. It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the UK.	Mobile phones If you contact us from your mobile phone, your service provider may charge you . You may also have to pay for the call if you ask someone to call you back. Your policy does not cover the cost of these calls. It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the UK.
	Vehicle registration document/V5 You will need to carry the original vehicle registration document when driving in Europe as proof that you are the owner of the vehicle. If this is not available, you will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.	Vehicle registration document/V5 You will need to carry the original vehicle registration document when driving in Europe as proof that you are the owner of the vehicle. If this is not available, you will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.
	Driving licence Car hire companies will want to see your original driving licence. If you hold a photocard licence, you will need to take the paper counterpart as well. In some countries, you will need to take an International Driving Permit as well as your driving licence. This is not required in EU Member States.	Driving licence Car hire companies will want to see your original driving licence. If you hold a photocard licence, you will need to take the paper counterpart as well. In some countries, you will need to take an International Driving Permit as well as your driving licence.
	European motorways and autoroutes If you break down on a motorway or major public highway in certain parts of Europe (France, for instance), the emergency telephone will be answered by the police. They will then send a local recovery vehicle out to you . As very few of these recovery agents have links with UK motoring organizations, you may have to pay for this assistance on the spot. If you do, keep all receipts and send them to us on your return to the UK. We will then reimburse you for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and you should pay the whole cost of the repair.	European motorways and autoroutes If you break down on a motorway or major public highway in certain parts of Europe (France, for instance), the emergency telephone will be answered by the police. They will then send a local recovery vehicle out to you . As very few of these recovery agents have links with UK motoring organizations, you may have to pay for this assistance on the spot. If you do, keep all receipts and send them to us on your return to the UK. We will then reimburse you for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and you should pay the whole cost of the repair.

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms, conditions & definitions Confidas Underwriter	<p>Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.</p> <p>If you are resident in Jersey, Jersey law applies to your policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>	<p>You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General exclusions	<p>What is not covered:</p> <p>1. We do not cover any loss under this policy in connection with or caused in any way by travel to a destination where the Foreign and Commonwealth Office has advised against all travel.</p>	<p>What is not covered:</p> <p>1. We do not cover any loss under this policy in connection with or caused in any way by travel to a destination where the Foreign, Commonwealth & Development Office has advised against all travel.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General conditions	<p>9. When your policy is due for renewal, we may offer to renew it for you automatically. This saves you the worry of remembering to call us before the policy ends. If we offer to do this for you, we will write to you before the policy ends with full details of your next year's premium and policy conditions. If you do not want to renew the policy, all you need to do is to let us know. Automatic renewal is only available up to the renewal date before your 75th birthday.</p> <p>10. We do not cover you taking part in any of the activities listed below unless you have paid the Hazardous Activities Optional Benefit premium – Section R and the activity is specifically mentioned in Section R:</p> <ul style="list-style-type: none"> a) endurance riding/cycling and quad biking; b) motorcycling over 125cc; c) riding on a luge or skeleton; d) bullfighting or bull-running; e) climbing, including, but not limited to, canyoning, mountaineering more than 3,000m above sea level, potholing, rock or cliff climbing; f) diving, including, but not limited to, cave diving, diving with sharks, high diving, scuba diving (any form of underwater swimming or sub-aqua activity below a depth of 30 metres or any underwater breathing equipment other than a snorkel, unless you are a qualified diver or you are accompanied by a qualified instructor); g) football, American football and Gaelic football (all in an organised team); h) flying (except as a fare-paying passenger) or any other airborne activities including hang-gliding, micro-lighting, parachuting and sky diving; i) horse racing, horse eventing, hunting, rodeo and show jumping; j) ocean sailing (in international waters); k) martial arts, karate, cage fighting or boxing; l) ski-flying, ski-acrobatics, ski-jumping, ski-racing, skiing and snow boarding off piste without a guide or instructor and skiing against local authorities' warnings or advice; m) organised sports team activities such as hockey and hurling; n) rugby; o) wrestling; p) scuba diving below 18m; q) any form of motor sports and rallies on any public road, private road or race track or course, regardless of the road classification; 	<p>9. When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless you or we have advised otherwise.</p> <p>We'll contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you don't want to renew your policy, you must contact your broker before your renewal date to let us know. If we don't hear from you, we will debit your account with the payment details we hold on record, and your policy will automatically continue without a break in cover from your stated renewal date.</p> <p>You can contact us by your usual contact method if at any time your circumstances change and you no longer want your policy to renew automatically. If you choose not to renew automatically, your policy - including any additional products or benefits - will lapse on the renewal date, and you will be uninsured unless you contact us (or an alternative insurer) to arrange cover. It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to you at your last known address to let you know. Automatic renewal is only available up to the renewal date before your 75th birthday.</p> <p>We will cover you for injury, illness or death that occurs whilst taking part in most sports activities.</p> <p>For any activities you and all insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so, even if a Hazardous Activity Upgrade has been purchased.</p> <p>For any water-based activities you are only covered to do these activities in inland or coastal waters unless we have specified otherwise.</p> <p>For any air-based activities you are only covered as a passenger only, the aircraft</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>r) any other extreme or hazardous sport or activity not listed above. If you have any queries about whether an activity is going to be covered or excluded, please call the number printed in your policy booklet as we may be able to arrange cover for it.</p>	<p>must have all relevant airworthiness certificates and the pilot or operator must be fully qualified.</p> <p>For any winter activities you are only covered off piste with a qualified guide.</p> <p>Some activities are excluded under the Personal Liability section, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to the Personal liability section of your home insurance policy wording for further information.</p> <p>You are not covered for;</p> <ol style="list-style-type: none">1. Any activity you do as a professional.2. Any activity where you are racing or competing.3. Any activity where you are receiving a financial reward or any form of benefit for participating. <p>Certain activities are only insured if you have purchased the Hazardous Activity Optional Benefit under section R of this policy.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
		<p>There is no cover available for these activities;</p> <ul style="list-style-type: none"> • Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events • Big game hunting, hunting • Bobsleigh, cresta, luge, skeleton • Boxing, martial arts • Caving, potholing • Canyoning, Coasteering • Cliff diving or jumping • Cycle racing • Fell walking (above 5,440 metres above sea level) • Free running, Parkour • Free diving • High diving • Hiking (above 5,440 metres above sea level) • Horse riding involving jumping or hunting • Ice diving • Mountain biking racing or jumping (helmet must be worn) • Mountaineering, rock climbing, bouldering (outdoors), or via ferrata • Shark diving • Ski flying, jumping, stunting, or surfing • Ski racing or training • Ski mountaineering • Track events involving the use of motor vehicles • Water ski jumping <p>Please call your broker if you are unsure about whether the activities you plan to do on your trip are covered by your policy.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<p>Section D: Cancelling a Journey</p>	<p>We will pay Up to £7,500 for your personal accommodation and transport charges that you cannot get back from any other source (including up to £150 for excursion charges you paid before your journey in the UK) if you cancel your journey:</p> <p>a) because of the death or serious injury or illness of you, a companion your travel depends on, a member of your immediate family, or a person abroad whose home you are intending to stay in;</p> <p>b) if you, a member of your immediate family or a companion your travel depends on, are called back to the UK as a witness in court or for jury service and a court official has refused to postpone it;</p> <p>c) if a relevant authority makes you stay at home following a serious burglary, fire, storm or flood damage to your home that happens within seven days of the start of your journey;</p> <p>d) if you are made involuntarily redundant (or your contract is ended early if you are self employed), provided that we are informed in writing immediately when notification of redundancy is received and that you were not aware of any impending redundancy at the time this policy was issued or at the time of booking your journey;</p> <p>e) if your pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of your journey;</p> <p>f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, you are needed for unexpected emergency duty or are posted overseas at the time of your journey;</p>	<p>We will pay Up to £7,500 for each insured person your personal accommodation and transport charges that you cannot get back from any other source (including up to £150 for excursion charges you paid before your journey in the UK) if you cancel your journey:</p> <p>a) because of the death or serious injury or illness of you, a companion your travel depends on, a member of your immediate family, or a person abroad whose home you are intending to stay in;</p> <p>b) if you, a member of your immediate family or a companion your travel depends on, are called back to the UK as a witness in court or for jury service and a court official has refused to postpone it;</p> <p>c) if a relevant authority makes you stay at home following a serious burglary, fire, storm or flood damage to your home that happens within seven days of the start of your journey;</p> <p>d) if you are made involuntarily redundant (or your contract is ended early if you are self employed), provided that we are informed in writing immediately when notification of redundancy is received and that you were not aware of any impending redundancy at the time this policy was issued or at the time of booking your journey;</p> <p>e) if your pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of your journey;</p> <p>f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, you are needed for unexpected emergency duty or are posted overseas at the time of your journey;</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>g) if you decide to abandon your journey after a delay of more than 12 hours from the specified time shown on your itinerary;</p> <p>h) if the Foreign and Commonwealth Office advises against 'all travel' to your intended destination during the period of your journey;</p> <p>i) if you are advised not to travel, for any reason, by your medical practitioner. The necessary supporting evidence (a medical certificate) will be required;</p> <p>j) if your passport is stolen in a burglary within 7 days of your planned departure and you cannot obtain a replacement in time.</p>	<p>g) if you decide to abandon your journey after a delay of more than 12 hours from the specified time shown on your itinerary;</p> <p>h) if the Foreign, Commonwealth & Development Office advises against 'all travel' to your intended destination during the period of your journey;</p> <p>i) if you are advised not to travel, for any reason, by your medical practitioner. The necessary supporting evidence (a medical certificate) will be required;</p> <p>j) if your passport is stolen in a burglary within 7 days of your planned departure and you cannot obtain a replacement in time.</p>
<p>Section D: Cancelling a Journey</p>	<p>We will not pay for</p> <p>a) any claim arising directly or indirectly from any pre-existing medical condition that does not meet our definition of stable pre-existing medical conditions except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from you not having the correct passport or visa, or failing to get police confirmation that your passport had been stolen in a burglary;</p> <p>c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as your agent or your conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the journey;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport you, a member of your immediate family or your travelling companion;</p> <p>f) any claim arising from any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner prior to the journey about whether or not it was appropriate to travel;</p>	<p>We will not pay for</p> <p>a) any claim arising directly or indirectly from any pre-existing medical condition that does not meet our definition of stable pre-existing medical conditions except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from you not having the correct passport or visa, or failing to get police confirmation that your passport had been stolen in a burglary;</p> <p>c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as your agent or your conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the journey;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport you, a member of your immediate family or your travelling companion;</p> <p>f) any claim arising from any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner prior to the journey about whether or not it was appropriate to travel;</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<p>g) any claim arising from an anticipated event;</p> <p>h) claims related directly or indirectly to a medical condition of a member of your immediate family or travelling companion (whether they are travelling or not) who, at the time of booking the journey or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> • a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or • diagnosed with or had cancer in the last five years; <p>i) the policy excess.</p>	<p>g) any claim arising from an anticipated event;</p> <p>h) claims related directly or indirectly to a medical condition of a member of your immediate family or travelling companion (whether they are travelling or not) who, at the time of booking the journey or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> • a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or • diagnosed with or had cancer in the last five years; <p>i) the policy excess.</p> <p>j) any claim arising directly or indirectly or in any way connected to the disease Covid-19 (Corona virus) or any mutation of it or any disease that is declared a pandemic by the World Health Organisation. This includes any steps taken by any entity including but not limited to transport operator, Government, authority or agency, in response to or as a result of Covid-19 or a pandemic. This also includes any claim for any person being quarantined or self-isolating in relation to Covid-19 or a pandemic.</p> <p>This does not apply to Cancelling a journey cancellation reason a). Death, serious injury or illness.</p>

If **you** have **Travel Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<p>Section R: Hazardous Activities - Optional Benefit</p>	<p>Cover under section R only applies if the appropriate hazardous activities premium has been paid prior to commencing your trip and you comply with the qualification criteria specified under the heading Operation of cover.</p> <p>To arrange this additional cover, please call the number printed in your policy booklet. Cover is not available for trips taken within your country of residence.</p> <p>Under this section, the following activities are covered when they have been pre-booked and paid for in your country of residence prior to departure and where tuition by experts holding recognised relevant qualifications is provided:</p> <ul style="list-style-type: none"> • bobsleigh; • off piste skiing and snow boarding (if you hold a recognised skiing qualification and will be skiing with another person at all times); • ski doos and snow mobiles (Personal Liability Cover – in your Home insurance policy); • tobogganing; • bungee jump (one jump); • hot air ballooning (organised excursion only); • horse riding; • high diving (recognised diving pool only); • motor cycling on machines exceeding 125cc – provided you and all other riders have held a full clean motor cycle licence for at least three years and are accident and conviction free. In all cases, whether using a motorcycle as a rider or a passenger a helmet must be worn; • mountaineering/rock climbing with ropes and guides (max limit 5,450m above sea level); • polo; • pre-organised sporting tournaments or events arranged by a recognised provider of the service (e.g. polo match); • paragliding; • scuba diving between 18m and 30m (if you hold a recognised diving qualification to this depth and will be diving with another person at all times); • white water rafting or canoeing (up to Grade 5). 	<p>Hazardous Activities</p> <p>If you want to be covered for any of the activities listed below you need to buy a Hazardous Activities Upgrade, to purchase this cover please contact your broker.</p> <p>You are only covered to do these activities if supervised by a qualified instructor or guide.</p> <p>Land-based activities</p> <ul style="list-style-type: none"> • Bridge swinging (one jump only) • Bungee jumping (one jump only) • Caving, potholing • Canopy walking • Fell walking (from 3,001 metres up to 5,440 metres above sea level) • Hiking (from 3,001 metres up to 5,440 metres above sea level) • Lacrosse • Land yachting • Mountain biking on recognised trails but not downhill racing or jumping (helmet must be worn) • Orienteering (from 3,001 metres up to 5,440 metres above sea level) • Rambling (from 3,001 metres up to 5,440 metres above sea level) • Trekking (from 3,001 metres up to 5,440 metres above sea level) • Zip lining.

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Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
		<p>Water-based activities</p> <ul style="list-style-type: none">• Canoeing or kayaking grades 4 and 5 only (helmet and buoyancy aid must be worn)• Kite surfing• Rafting grades 4 and 5 only (helmet and buoyancy aid must be worn)• Scuba diving beyond a depth of 18m (to a depth of 30 metres and only where you are accompanied by a qualified diving instructor or a qualified diver if you have a diving qualification)• Sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination <p>Air-based activities</p> <ul style="list-style-type: none">• Base jumping• Gliding• Hang gliding• Parachuting or Sky diving or parachuting (other than tandem skydiving through a licensed operator)• Paragliding• Parascending (over land and subject to air worthiness). <p>Winter sports activities</p> <ul style="list-style-type: none">• Freestyle skiing or snowboarding• Heli skiing (on piste, or off piste with a qualified guide)• Ice hockey <p>You will not be covered for:</p> <ol style="list-style-type: none">1. Any activity you do as a professional.2. Any activity where you are racing or competing.3. Any activity where you are receiving a financial reward for participating. <p>Please contact your broker if you are unsure about whether the activities you plan to do on your trip are covered by your policy.</p>

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
Terms and conditions of your policy	<p>Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.</p> <p>If you are resident in Jersey, Jersey law applies to your policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>	<p>You and we may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.</p>

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General Conditions	<p>15. a) You may cancel this policy by calling us on the number printed in your policy booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean you have cancelled the policy. If you cancel before your policy is due to start, or if you cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever occurs later) we will return any premium you have paid in full.</p> <p>If you cancel after those 14 days have passed, we will return the premium less an amount for the period that the policy has been in force.</p> <p>We will not refund any premium if you have made a claim or if one has been made against you during the period of cover.</p> <p>b) We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing pet insurance; • where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers; 	<p>15. We reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. We will give you one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If you do not wish to continue your cover following an alteration, you may cancel this policy as set out below.</p> <p>16. a) You may cancel this policy by calling us on the number printed in your policy booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean you have cancelled the policy. If you cancel before your policy is due to start, or if you cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever occurs later) we will return any premium you have paid in full.</p> <p>If you cancel after those 14 days have passed, we will return the premium less an amount for the period that the policy has been in force.</p> <p>We will not refund any premium if you have made a claim or if one has been made against you during the period of cover.</p> <p>b) We have the right to cancel your policy at any time by giving you 14 days' notice in writing where there is a valid reason for doing so. We will send our cancellation letter to the latest address we have for you. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> • where you are required, in accordance with the terms of this policy, to co-operate with us, or send us information or documentation and you fail to do so in a way that substantially affects our ability to process your claim, or deal with your policy; • where there are changes to your circumstances which mean you no longer meet our criteria for providing pet insurance;

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
	<ul style="list-style-type: none">• if you or any other person responsible for your dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, we will cancel your policy with effect from the date of the court decision and no further claims payments for new or ongoing claims will be made after this date. <p>If we cancel your policy we will return the premium paid less the amount for the period the policy has been in force.</p> <p>16. We reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. We will give you one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If you do not wish to continue your cover following an alteration, you may cancel this policy as set out below.</p>	<ul style="list-style-type: none">• where you have used threatening or abusive behaviour or language or you have intimidated or bullied our staff or suppliers;• if you or any other person responsible for your dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, we will cancel your policy with effect from the date of the court decision and no further claims payments for new or ongoing claims will be made after this date. <p>If we cancel your policy we will return the premium paid less the amount for the period the policy has been in force.</p>

If **you** have **Pet Insurance** with **us**, the following changes have been made:

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
General Conditions	<p>17. When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless we or you have advised otherwise. We will write to you at least 21 days before your policy ends to confirm your renewal premium and policy terms. If you do not want to renew your policy, you must call us before your renewal date to let us know. It is not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to you at your last known address to let you know.</p>	<p>17. When your policy is due for renewal, we may offer to renew it for you automatically using the payment details you have already given, unless you or we have advised otherwise.</p> <p>We will contact you at least 21 days before your policy ends to confirm your renewal premium and policy terms, and before taking any payment. If you do not want to renew your policy, you must contact your broker before your renewal date to let us know. If we do not hear from you, we will debit your account with the payment details we hold on record, and your policy will automatically continue without a break in cover from your stated renewal date. You can contact us by your usual contact method if at any time your circumstances change and you no longer want your policy to renew automatically. If you choose not to renew automatically, your policy - including any additional products or benefits - will lapse on the renewal date, and you will be uninsured unless you contact us (or an alternative insurer) to arrange cover. It's not possible to offer automatic renewal with all payment methods, so please check your renewal invite for further details. If we are unable to offer renewal terms, we will write to your broker to let you know.</p>

www.confidas.co.uk

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