

## Information

# Important Information

**We** regularly review Confidas Insurance to ensure it continues to meet the needs of **our** clients. As a result of this, **we** have recently introduced some changes to **our** cover, which will apply to **your** policy from this renewal. This leaflet summarises these changes. Please read it in conjunction with **your** policy booklet and schedule.

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
Important information about your policy		<p><b>Your Credit Agreement</b></p> <p><b>Your right to cancel your credit agreement</b></p> <p><b>You</b> have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If <b>you</b> would like to do this, please call the number printed in <b>your</b> policy booklet. <b>You</b> will need to repay the outstanding balance under the agreement within 30 calendar days from the day <b>you</b> give <b>us</b> notice that <b>you</b> wish to cancel the agreement.</p> <p><b>You</b> can withdraw from this agreement at any time. <b>You</b> will continue to be covered under <b>your</b> policy as long as <b>you</b> pay the full premium, otherwise <b>your</b> 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, <b>you</b> and <b>we</b> 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 <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> 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
<b>General conditions</b>	<p><b>5. Automatic renewal</b></p> <p>When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically using the payment details <b>you</b> have already given, unless <b>we</b> or <b>you</b> have advised otherwise. <b>We</b> will write to <b>you</b> at least 21 days before <b>your</b> policy ends to confirm <b>your</b> renewal premium and policy terms. If <b>you</b> do not want to renew <b>your</b> policy, <b>you</b> must call us before <b>your</b> renewal date to let <b>us</b> know. If <b>we</b> are unable to offer renewal terms, <b>we</b> will write to <b>you</b> at <b>your</b> last known address to let <b>you</b> know.</p> <p>It is not possible to offer automatic renewal with all payment methods, so please check <b>your</b> renewal invite for further details.</p>	<p><b>5. Automatic Renewal</b></p> <p>When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically using the payment details <b>you</b> have already given, unless <b>you</b> or <b>we</b> have advised otherwise. <b>We</b> will contact <b>you</b> at least 21 days before <b>your</b> policy ends to confirm <b>your</b> renewal premium and policy terms, and before taking any payment. If <b>you</b> don't want to renew <b>your</b> policy, <b>you</b> must contact <b>your</b> broker before <b>your</b> renewal date to let <b>us</b> know. If <b>we</b> do not hear from <b>you</b>, <b>we</b> will debit <b>your</b> account with the payment details <b>we</b> hold on record, and <b>your</b> policy will automatically continue without a break in cover from <b>your</b> stated renewal date. <b>You</b> can contact <b>us</b> by <b>your</b> usual contact method if at any time <b>your</b> circumstances change and <b>you</b> no longer want <b>your</b> policy to renew automatically. If <b>you</b> choose not to renew automatically, <b>your</b> policy - including any additional products or benefits - will lapse on the renewal date, and <b>you</b> will be uninsured unless <b>you</b> contact <b>us</b> (or an alternative insurer) to arrange cover.</p> <p>It's not possible to offer automatic renewal with all payment methods, so please check <b>your</b> renewal invite for further details. If <b>we</b> are unable to offer renewal terms, <b>we</b> will write to <b>your</b> broker to let <b>you</b> 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
<b>Terms, conditions &amp; definitions</b> <b>Confidas</b> <b>Underwriter</b>	<p>Under European law, <b>you</b> and <b>we</b> 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 <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p>However, if <b>you</b> are resident in Jersey, Guernsey, Alderney or the Isle of Man, the law of the island where <b>you</b> are resident will always apply to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of that island's relevant court.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>
	<p><b>14 Automatic renewal</b></p> <p>When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically using the payment details <b>you</b> have already given, unless <b>we</b> or <b>you</b> have advised otherwise. <b>We</b> will write to <b>you</b> at least 21 days before <b>your</b> policy ends to confirm <b>your</b> renewal premium and policy terms. If <b>you</b> do not want to renew <b>your</b> policy, <b>you</b> must call <b>us</b> before <b>your</b> renewal date to let <b>us</b> know.</p> <p>It is not possible to offer automatic renewal in all circumstances.</p> <p>For example, <b>we</b> may need to discuss <b>your</b> renewal invite with <b>you</b> or <b>your</b> payment method may change.</p> <p><b>Your</b> renewal invite will advise if <b>your</b> policy will be automatically renewed or if <b>you</b> need to call <b>us</b>. If <b>we</b> are unable to offer renewal terms, <b>we</b> will write to <b>you</b> at <b>your</b> last known address to let <b>you</b> know.</p>	<p><b>14. Automatic Renewal</b></p> <p>When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically using the payment details <b>you</b> have already given, unless <b>you</b> or <b>we</b> have advised otherwise.</p> <p><b>We</b> will contact <b>you</b> at least 21 days before <b>your</b> policy ends to confirm <b>your</b> renewal premium and policy terms, and before taking any payment. If <b>you</b> do not want to renew <b>your</b> policy, <b>you</b> must contact <b>your</b> broker before <b>your</b> renewal date to let <b>us</b> know.</p> <p>If <b>we</b> do not hear from <b>you</b>, <b>we</b> will debit <b>your</b> account with the payment details <b>we</b> hold on record, and <b>your</b> policy will automatically continue without a break in cover from <b>your</b> stated renewal date. <b>You</b> can contact <b>us</b> by <b>your</b> usual contact method if at any time <b>your</b> circumstances change and <b>you</b> no longer want <b>your</b> policy to renew automatically. If <b>you</b> choose not to renew automatically, <b>your</b> policy - including any additional products or benefits - will lapse on the renewal date, and <b>you</b> will be uninsured unless <b>you</b> contact <b>us</b> (or an alternative insurer) to arrange cover.</p> <p>It's not possible to offer automatic renewal with all payment methods, so please check <b>your</b> renewal invite for further details. If <b>we</b> are unable to offer renewal terms, <b>we</b> will write to <b>your</b> broker to let <b>you</b> 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><b>Section C:</b>  <b>Other benefits</b>  <b>7. Permanent sound and audio equipment</b></p>	<p><b>We</b> will cover loss or damage to in-car audio, television, phone, CB radio, games-console or electronic-navigation equipment that is permanently fitted in <b>your car</b>.</p> <p>This equipment must be designed to be solely operated by use of the power from the electrical system of <b>your car</b>.</p> <p><b>What is not covered;</b></p> <ul style="list-style-type: none"> <li>• loss or damage caused by wear and tear or loss of value;</li> <li>• any loss or damage as a result of any mechanical, electrical or computer failure, breakdown or breakage;</li> <li>• any amount greater than the <b>market value</b> of <b>your car</b>.</li> </ul> <p>If <b>we</b> make a payment under this benefit of section C only, the <b>excess</b> does not apply to this additional cover and <b>your</b> no claim discount will not be affected.</p>	<p><b>We</b> will cover loss or damage to in-car entertainment equipment that is permanently fitted in <b>your car</b>.</p> <p>This equipment must be designed to be solely operated by use of the power from the electrical system of <b>your car</b>.</p> <p><b>What is not covered;</b></p> <ul style="list-style-type: none"> <li>• loss or damage caused by wear and tear or loss of value;</li> <li>• any loss or damage as a result of any mechanical, electrical or computer failure, breakdown or breakage;</li> <li>• any amount greater than the <b>market value</b> of <b>your car</b>.</li> </ul> <p>If <b>we</b> make a payment under this benefit of section C only, the <b>excess</b> does not apply to this additional cover and <b>your</b> no claim discount will not be affected.</p>
<p><b>Section H:</b>  <b>Territorial limits and foreign use</b></p>	<p><b>2. Using your car abroad</b>  This <b>policy</b> also provides the minimum cover <b>you</b> need by law to use <b>your car</b> or <b>your motorcycle</b> in:</p> <ul style="list-style-type: none"> <li>• any country which is a member of the European Union; and</li> <li>• 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).</li> </ul> <p><b>Countries include:</b>  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 <b>territorial</b> limits of this <b>policy</b>.</p>	<p><b>2. Using your car abroad</b>  This <b>policy</b> also provides the minimum cover <b>you</b> need by law to use <b>your car</b> or <b>your motorcycle</b> in:</p> <ul style="list-style-type: none"> <li>• any country which is a member of the European Union; and</li> <li>• 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).</li> </ul> <p><b>Countries include:</b>  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 <b>territorial</b> limits of this <b>policy</b>.</p>

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

Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
<b>Sections J &amp; K United Kingdom and European Motor Breakdown Cover - Terms &amp; Conditions</b>	<p><b>Important information about driving in Europe</b></p> <p><b>Mobile phones</b> If <b>you</b> contact us from <b>your</b> mobile phone, <b>your</b> service provider may charge <b>you</b>. <b>You</b> may also have to pay for the call if <b>you</b> ask someone to call you back. <b>Your policy</b> does not cover the cost of these calls.</p> <p>It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the UK.</p> <p><b>Vehicle registration document/V5</b> <b>You</b> will need to carry the original vehicle registration document when driving in Europe as proof that <b>you</b> are the owner of the vehicle. If this is not available, <b>you</b> will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.</p> <p><b>Driving licence</b> Car hire companies will want to see <b>your</b> original driving licence. If <b>you</b> hold a photocard licence, <b>you</b> will need to take the paper counterpart as well. In some countries, you will need to take an International Driving Permit as well as <b>your</b> driving licence.</p> <p>This is not required in EU Member States.</p> <p><b>European motorways and autoroutes</b> If <b>you</b> 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 <b>you</b>. As very few of these recovery agents have links with UK motoring organizations, <b>you</b> may have to pay for this assistance on the spot. If <b>you</b> do, keep all receipts and send them to us on your return to the UK. <b>We</b> will then reimburse <b>you</b> for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and <b>you</b> should pay the whole cost of the repair.</p>	<p><b>Important information about driving in Europe</b></p> <p><b>Mobile phones</b> If <b>you</b> contact us from <b>your</b> mobile phone, <b>your</b> service provider may charge <b>you</b>. <b>You</b> may also have to pay for the call if <b>you</b> ask someone to call you back. <b>Your policy</b> does not cover the cost of these calls.</p> <p>It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the UK.</p> <p><b>Vehicle registration document/V5</b> <b>You</b> will need to carry the original vehicle registration document when driving in Europe as proof that <b>you</b> are the owner of the vehicle. If this is not available, <b>you</b> will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.</p> <p><b>Driving licence</b> Car hire companies will want to see <b>your</b> original driving licence. If <b>you</b> hold a photocard licence, <b>you</b> will need to take the paper counterpart as well. In some countries, you will need to take an International Driving Permit as well as <b>your</b> driving licence.</p> <p><b>European motorways and autoroutes</b> If <b>you</b> 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 <b>you</b>. As very few of these recovery agents have links with UK motoring organizations, <b>you</b> may have to pay for this assistance on the spot. If <b>you</b> do, keep all receipts and send them to us on your return to the UK. <b>We</b> will then reimburse <b>you</b> for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and <b>you</b> should pay the whole cost of the repair.</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
<b>Terms, conditions &amp; definitions</b> <b>Confidas</b> <b>Underwriter</b>	<p>Under European law, <b>you</b> and <b>we</b> 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 <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> 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
<b>General exclusions</b>	<p><b>What is not covered:</b></p> <p><b>1. We</b> 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><b>10. We</b> do not cover <b>you</b> taking part in any of the activities listed below unless <b>you</b> have paid the Hazardous Activities Optional Benefit premium – Section R and the activity is specifically mentioned in Section R:</p> <p><b>a)</b> endurance riding/cycling and quad biking;</p> <p><b>b)</b> motorcycling over 125cc;</p> <p><b>c)</b> riding on a luge or skeleton;</p> <p><b>d)</b> bullfighting or bull-running;</p> <p><b>e)</b> climbing, including, but not limited to, canyoning, mountaineering more than 3,000m above sea level, potholing, rock or cliff climbing;</p> <p><b>f)</b> 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 <b>you</b> are accompanied by a qualified instructor);</p> <p><b>g)</b> football, American football and Gaelic football (all in an organised team);</p> <p><b>h)</b> flying (except as a fare-paying passenger) or any other airborne activities including hang-gliding, micro-lighting, parachuting and sky diving;</p> <p><b>i)</b> horse racing, horse eventing, hunting, rodeo and show jumping;</p> <p><b>j)</b> ocean sailing (in international waters);</p> <p><b>k)</b> martial arts, karate, cage fighting or boxing;</p> <p><b>l)</b> 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;</p>	<p><b>What is not covered:</b></p> <p><b>1. We</b> 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 &amp; Development Office has advised against all travel.</p> <p><b>We</b> will cover you for injury, illness or death that occurs whilst taking part in most sports activities.</p> <p>For any activities <b>you</b> 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 <b>you</b> are only covered to do these activities in inland or coastal waters unless we have specified otherwise.</p> <p>For any air-based activities <b>you</b> are only covered as a passenger only, the aircraft must have all relevant airworthiness certificates and the pilot or operator must be fully qualified.</p> <p>For any winter activities <b>you</b> 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"> <li>Any activity <b>you</b> do as a professional.</li> <li>Any activity where <b>you</b> are racing or competing.</li> <li>Any activity where <b>you</b> are receiving a financial reward or any form of benefit for participating.</li> </ol> <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
<b>General exclusions</b>	<p><b>m)</b> organised sports team activities such as hockey and hurling;</p> <p><b>n)</b> rugby;</p> <p><b>o)</b> wrestling;</p> <p><b>p)</b> scuba diving below 18m;</p> <p><b>q)</b> any form of motor sports and rallies on any public road, private road or race track or course, regardless of the road classification;</p> <p><b>r)</b> any other extreme or hazardous sport or activity not listed above. If <b>you</b> have any queries about whether an activity is going to be covered or excluded, please call the number printed in <b>your</b> policy booklet as <b>we</b> may be able to arrange cover for it.</p>	<p>There is no cover available for these activities;</p> <ul style="list-style-type: none"> <li>• Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events</li> <li>• Big game hunting, hunting</li> <li>• Bobsleigh, cresta, luge, skeleton</li> <li>• Boxing, martial arts</li> <li>• Caving, potholing</li> <li>• Canyoning, Coasteering</li> <li>• Cliff diving or jumping</li> <li>• Cycle racing</li> <li>• Fell walking (above 5,440 metres above sea level)</li> <li>• Free running, Parkour</li> <li>• Free diving</li> <li>• High diving</li> <li>• Hiking (above 5,440 metres above sea level)</li> <li>• Horse riding involving jumping or hunting</li> <li>• Ice diving</li> <li>• Mountain biking racing or jumping (helmet must be worn)</li> <li>• Mountaineering, rock climbing, bouldering (outdoors), or via ferrata</li> <li>• Shark diving</li> <li>• Ski flying, jumping, stunting, or surfing</li> <li>• Ski racing or training</li> <li>• Ski mountaineering</li> <li>• Track events involving the use of motor vehicles</li> <li>• Water ski jumping</li> </ul> <p>Please call <b>your</b> 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><b>General conditions</b>  <b>Section D:</b>  <b>Cancelling a Journey</b></p>	<p><b>9.</b> When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically. This saves <b>you</b> the worry of remembering to call <b>us</b> before the policy ends. If <b>we</b> offer to do this for <b>you</b>, <b>we</b> will write to <b>you</b> before the policy ends with full details of <b>your</b> next year's premium and policy conditions. If <b>you</b> do not want to renew the policy all <b>you</b> need to do is to let <b>us</b> know.</p> <p>Automatic renewal is only available up to the renewal date before <b>your</b> 75th birthday.</p> <p><b>We will pay</b>  Up to £7,500 for <b>your</b> personal accommodation and transport charges that <b>you</b> cannot get back from any other source (including up to £150 for excursion charges <b>you</b> paid before <b>your journey</b> in the <b>UK</b>) if <b>you</b> cancel <b>your journey</b>:</p> <p>a) because of the death or serious injury or illness of <b>you</b>, a companion <b>your</b> travel depends on, a member of <b>your immediate family</b>, or a person <b>abroad</b> whose home <b>you</b> are intending to stay in;</p> <p>b) if <b>you</b>, a member of <b>your immediate family</b> or a companion <b>your</b> travel depends on, are called back to the <b>UK</b> 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 <b>you</b> stay at home following a serious burglary, fire, storm or flood damage to <b>your</b> home that happens within seven days of the start of <b>your journey</b>;</p> <p>d) if <b>you</b> are made involuntarily redundant (or <b>your</b> contract is ended early if <b>you</b> are self employed), provided that <b>we</b> are informed in writing immediately when notification of <b>redundancy</b> is received and that <b>you</b> were not aware of any impending <b>redundancy</b> at the time this policy was issued or at the time of booking <b>your journey</b>;</p> <p>e) if <b>your</b> 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 <b>your journey</b>;</p>	<p>When <b>your</b> policy is due for renewal, <b>we</b> may offer to renew it for <b>you</b> automatically using the payment details <b>you</b> have already given, unless <b>you</b> or <b>we</b> have advised otherwise.</p> <p><b>We'll</b> contact <b>you</b> at least 21 days before <b>your</b> policy ends to confirm <b>your</b> renewal premium and policy terms, and before taking any payment. If <b>you</b> don't want to renew <b>your</b> policy, <b>you</b> must contact <b>us</b> before <b>your</b> renewal date to let <b>us</b> know.</p> <p>If <b>we</b> don't hear from <b>you</b>, <b>we</b> will debit <b>your</b> account with the payment details <b>we</b> hold on record, and <b>your</b> policy will automatically continue without a break in cover from <b>your</b> stated renewal date.</p> <p><b>You</b> can contact <b>us</b> by <b>your</b> usual contact method if at any time <b>your</b> circumstances change and <b>you</b> no longer want <b>your</b> policy to renew automatically. If <b>you</b> choose not to renew automatically, <b>your</b> policy - including any additional products or benefits - will lapse on the renewal date, and <b>you</b> will be uninsured unless <b>you</b> contact <b>us</b> (or an alternative insurer) to arrange cover.</p> <p>It's not possible to offer automatic renewal with all payment methods, so please check <b>your</b> renewal invite for further details. If <b>we</b> are unable to offer renewal terms, <b>we</b> will write to <b>you</b> at <b>your</b> last known address to let <b>you</b> know.</p> <p>Automatic renewal is only available up to the renewal date before <b>your</b> 75th birthday.</p> <p><b>We will pay</b>  Up to £7,500 for each insured person <b>your</b> personal accommodation and transport charges that <b>you</b> cannot get back from any other source (including up to £150 for excursion charges <b>you</b> paid before <b>your journey</b> in the <b>UK</b>) if <b>you</b> cancel <b>your journey</b>:</p> <p>a) because of the death or serious injury or illness of <b>you</b>, a companion <b>your</b> travel depends on, a member of <b>your immediate family</b>, or a person <b>abroad</b> whose home <b>you</b> are intending to stay in;</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><b>f)</b> if as a member of the Armed Forces or the police, ambulance, fire or nursing service, <b>you</b> are needed for unexpected emergency duty or are posted overseas at the time of <b>your journey</b>;</p> <p><b>g)</b> if <b>you</b> decide to abandon <b>your journey</b> after a delay of more than 12 hours from the specified time shown on <b>your</b> itinerary;</p> <p><b>h)</b> if the Foreign and Commonwealth Office advises against 'all travel' to <b>your</b> intended destination during the period of <b>your journey</b>;</p> <p><b>i)</b> if <b>you</b> are advised not to travel, for any reason, by <b>your</b> medical practitioner. The necessary supporting evidence (a <b>medical certificate</b>) will be required;</p> <p><b>j)</b> if <b>your</b> passport is stolen in a burglary within 7 days of <b>your</b> planned departure and <b>you</b> cannot obtain a replacement in time.</p>	<p><b>b)</b> if <b>you</b>, a member of <b>your immediate family</b> or a companion <b>your</b> travel depends on, are called back to the <b>UK</b> as a witness in court or for jury service and a court official has refused to postpone it;</p> <p><b>c)</b> if a relevant authority makes <b>you</b> stay at home following a serious burglary, fire, storm or flood damage to <b>your</b> home that happens within seven days of the start of <b>your journey</b>;</p> <p><b>d)</b> if <b>you</b> are made involuntarily redundant (or <b>your</b> contract is ended early if <b>you</b> are self employed), provided that <b>we</b> are informed in writing immediately when notification of <b>redundancy</b> is received and that <b>you</b> were not aware of any impending <b>redundancy</b> at the time this policy was issued or at the time of booking <b>your journey</b>;</p> <p><b>e)</b> if <b>your</b> 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 <b>your journey</b>;</p> <p><b>f)</b> if as a member of the Armed Forces or the police, ambulance, fire or nursing service, <b>you</b> are needed for unexpected emergency duty or are posted overseas at the time of <b>your journey</b>;</p> <p><b>g)</b> if <b>you</b> decide to abandon <b>your journey</b> after a delay of more than 12 hours from the specified time shown on <b>your</b> itinerary;</p> <p><b>h)</b> if the Foreign, Commonwealth &amp; Development Office advises against 'all travel' to <b>your</b> intended destination during the period of <b>your journey</b>;</p> <p><b>i)</b> if <b>you</b> are advised not to travel, for any reason, by <b>your</b> medical practitioner. The necessary supporting evidence (a <b>medical certificate</b>) will be required;</p> <p><b>j)</b> if <b>your</b> passport is stolen in a burglary within 7 days of <b>your</b> planned departure and <b>you</b> cannot obtain a replacement in time.</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><b>Section D:</b> <b>Cancelling a Journey</b></p>	<p><b>We will not pay for</b></p> <p>a) any claim arising directly or indirectly from any <b>pre-existing medical condition</b> that does not meet our definition of <b>stable pre-existing medical conditions</b> except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from <b>you</b> not having the correct passport or visa, or failing to get police confirmation that <b>your</b> 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 <b>your</b> agent or <b>your</b> conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the <b>journey</b>;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport <b>you</b>, a member of <b>your immediate family</b> or <b>your</b> travelling companion;</p> <p>f) any claim arising from any treatment or help where, given <b>your</b> physical or mental condition, <b>you</b> should not have travelled or it would have been reasonable for <b>you</b> to have consulted <b>your</b> medical practitioner prior to the <b>journey</b> about whether or not it was appropriate to travel;</p>	<p><b>We will not pay for</b></p> <p>a) any claim arising directly or indirectly from any <b>pre-existing medical condition</b> that does not meet our definition of <b>stable pre-existing medical conditions</b> except where an additional premium for the medical condition has been paid;</p> <p>b) any claim arising from <b>you</b> not having the correct passport or visa, or failing to get police confirmation that <b>your</b> 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 <b>your</b> agent or <b>your</b> conference organiser;</p> <p>d) any claim arising from you not wanting to travel or not enjoying the <b>journey</b>;</p> <p>e) any claim arising from the transport operator or their agents refusing to transport <b>you</b>, a member of <b>your immediate family</b> or <b>your</b> travelling companion;</p> <p>f) any claim arising from any treatment or help where, given <b>your</b> physical or mental condition, <b>you</b> should not have travelled or it would have been reasonable for <b>you</b> to have consulted <b>your</b> medical practitioner prior to the <b>journey</b> 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><b>g)</b> any claim arising from an <b>anticipated event</b>;</p> <p><b>h)</b> claims related directly or indirectly to a medical condition of a member of <b>your immediate family</b> or travelling companion (whether they are travelling or not) who, at the time of booking the <b>journey</b> or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> <li>• a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or</li> <li>• diagnosed with or had cancer in the last five years;</li> </ul> <p><b>i)</b> the policy <b>excess</b>.</p>	<p><b>g)</b> any claim arising from an <b>anticipated event</b>;</p> <p><b>h)</b> claims related directly or indirectly to a medical condition of a member of <b>your immediate family</b> or travelling companion (whether they are travelling or not) who, at the time of booking the <b>journey</b> or purchasing this insurance, has been:</p> <ul style="list-style-type: none"> <li>• a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or</li> <li>• diagnosed with or had cancer in the last five years;</li> </ul> <p><b>i)</b> the policy <b>excess</b>.</p> <p><b>j)</b> 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 <b>a)</b> 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><b>Section R:</b> <b>Hazardous Activities</b> <b>- Optional Benefit</b></p>	<p>Cover under section R only applies if the appropriate hazardous activities premium has been paid prior to commencing <b>your</b> trip and <b>you</b> 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 <b>your</b> policy booklet.</p> <p>Cover is not available for trips taken within <b>your</b> country of residence.</p> <p>Under this section, the following activities are covered when they have been pre-booked and paid for in <b>your</b> country of residence prior to departure and where tuition by experts holding recognised relevant qualifications is provided:</p> <ul style="list-style-type: none"> <li>• bobsleigh;</li> <li>• off piste skiing and snow boarding (if <b>you</b> hold a recognised skiing qualification and will be skiing with another person at all times);</li> <li>• ski doos and snow mobiles (Personal Liability Cover – in your Home insurance policy);</li> <li>• tobogganing;</li> <li>• bungee jump (one jump);</li> <li>• hot air ballooning (organised excursion only);</li> <li>• horse riding;</li> <li>• high diving (recognised diving pool only);</li> <li>• motor cycling on machines exceeding 125cc – provided <b>you</b> 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;</li> <li>• mountaineering/rock climbing with ropes and guides (max limit 5,450m above sea level);</li> <li>• polo;</li> <li>• pre-organised sporting tournaments or events arranged by a recognised provider of the service (e.g. polo match);</li> <li>• paragliding;</li> <li>• scuba diving between 18m and 30m (if <b>you</b> hold a recognised diving qualification to this depth and will be diving with another person at all times);</li> <li>• white water rafting or canoeing (up to Grade 5).</li> </ul>	<p>Hazardous Activities</p> <p>If <b>you</b> 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 <b>your</b> broker.</p> <p><b>You</b> 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"> <li>• Bridge swinging (one jump only)</li> <li>• Bungee jumping (one jump only)</li> <li>• Caving, potholing</li> <li>• Canopy walking</li> <li>• Fell walking (from 3,001 metres up to 5,440 metres above sea level)</li> <li>• Hiking (from 3,001 metres up to 5,440 metres above sea level)</li> <li>• Lacrosse</li> <li>• Land yachting</li> <li>• Mountain biking on recognised trails but not downhill racing or jumping (helmet must be worn)</li> <li>• Orienteering (from 3,001 metres up to 5,440 metres above sea level)</li> <li>• Rambling (from 3,001 metres up to 5,440 metres above sea level)</li> <li>• Trekking (from 3,001 metres up to 5,440 metres above sea level)</li> <li>• Zip lining.</li> </ul> <p>Water-based activities</p> <ul style="list-style-type: none"> <li>• Canoeing or kayaking grades 4 and 5 only (helmet and buoyancy aid must be worn)</li> <li>• Kite surfing</li> <li>• Rafting grades 4 and 5 only (helmet and buoyancy aid must be worn)</li> <li>• 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)</li> <li>• Sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination</li> </ul>

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Section of Wording Affected	Current Policy Wording	Policy Wording with effect from the renewal date
		<p>Air-based activities</p> <ul style="list-style-type: none"><li>• Base jumping</li><li>• Gliding</li><li>• Hang gliding</li><li>• Parachuting or Sky diving or parachuting (other than tandem skydiving through a licensed operator)</li><li>• Paragliding</li><li>• Parascending (over land and subject to air worthiness).</li></ul> <p>Winter sports activities</p> <ul style="list-style-type: none"><li>• Freestyle skiing or snowboarding</li><li>• Heli skiing (on piste, or off piste with a qualified guide)</li><li>• Ice hockey</li></ul> <p><b>You</b> will not be covered for:</p> <ol style="list-style-type: none"><li>1. Any activity <b>you</b> do as a professional.</li><li>2. Any activity where <b>you</b> are racing or competing.</li><li>3. Any activity where <b>you</b> are receiving a financial reward for participating.</li></ol> <p>Please contact <b>your broker</b> if <b>you</b> are unsure about whether the activities <b>you</b> plan to do on <b>your</b> trip are covered by <b>your</b> 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
<b>Terms and conditions of your policy</b>	<p>Under European law, <b>you</b> and <b>we</b> 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 <b>your</b> rights under mandatory provisions of the law of the country where <b>you</b> permanently live.</p> <p>If <b>you</b> are resident in Jersey, Jersey law applies to <b>your</b> policy and any dispute in relation to it will be within the jurisdiction of the Jersey courts.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> in English.</p>	<p><b>You</b> and <b>we</b> may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.</p> <p><b>We</b> have supplied this Agreement and other information to <b>you</b> in English and <b>we</b> will continue to communicate with <b>you</b> 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
<b>General Conditions</b>	<p><b>15. a) You</b> may cancel this <b>policy</b> by calling <b>us</b> on the number printed in <b>your policy</b> booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean <b>you</b> have cancelled the <b>policy</b>. If <b>you</b> cancel before <b>your policy</b> is due to start, or if <b>you</b> cancel within 14 days of the <b>policy</b> starting or within 14 days of receiving <b>your</b> documents (whichever occurs later) <b>we</b> will return any premium <b>you</b> have paid in full.</p> <p>If <b>you</b> cancel after those 14 days have passed, <b>we</b> will return the premium less an amount for the period that the <b>policy</b> has been in force.</p> <p><b>We</b> will not refund any premium if <b>you</b> have made a claim or if one has been made against <b>you</b> during the period of cover.</p> <p><b>b) We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects <b>our</b> ability to process your claim, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing pet insurance;</li> <li>• where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers;</li> </ul>	<p><b>15. We</b> reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. <b>We</b> will give <b>you</b> one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If <b>you</b> do not wish to continue <b>your</b> cover following an alteration, <b>you</b> may cancel this policy as set out below.</p> <p><b>16. a) You</b> may cancel this <b>policy</b> by calling <b>us</b> on the number printed in <b>your policy</b> booklet or alternatively in writing. Cancelling the Direct Debit instruction does not mean <b>you</b> have cancelled the <b>policy</b>. If <b>you</b> cancel before <b>your policy</b> is due to start, or if <b>you</b> cancel within 14 days of the <b>policy</b> starting or within 14 days of receiving <b>your</b> documents (whichever occurs later) <b>we</b> will return any premium <b>you</b> have paid in full.</p> <p>If <b>you</b> cancel after those 14 days have passed, <b>we</b> will return the premium less an amount for the period that the <b>policy</b> has been in force.</p> <p><b>We</b> will not refund any premium if <b>you</b> have made a claim or if one has been made against <b>you</b> during the period of cover.</p> <p><b>b) We</b> have the right to cancel <b>your</b> policy at any time by giving <b>you</b> 14 days' notice in writing where there is a valid reason for doing so. <b>We</b> will send <b>our</b> cancellation letter to the latest address <b>we</b> have for <b>you</b>. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• where <b>you</b> are required, in accordance with the terms of this policy, to co-operate with <b>us</b>, or send <b>us</b> information or documentation and <b>you</b> fail to do so in a way that substantially affects <b>our</b> ability to process your claim, or deal with <b>your</b> policy;</li> <li>• where there are changes to <b>your</b> circumstances which mean <b>you</b> no longer meet our criteria for providing pet insurance;</li> </ul>

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"><li>if <b>you</b> or any other person responsible for <b>your</b> dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, <b>we</b> will cancel <b>your</b> 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.</li></ul> <p>If <b>we</b> cancel <b>your</b> policy <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p> <p><b>16. We</b> reserve the right to alter the policy if a change in legislation or taxation or any judicial decision so requires. <b>We</b> will give <b>you</b> one month's written notice of any such alteration unless a shorter notice is necessary to comply with any of these requirements. If <b>you</b> do not wish to continue <b>your</b> cover following an alteration, <b>you</b> may cancel this policy as set out below.</p>	<ul style="list-style-type: none"><li>where <b>you</b> have used threatening or abusive behaviour or language or <b>you</b> have intimidated or bullied <b>our</b> staff or suppliers;</li><li>if <b>you</b> or any other person responsible for <b>your</b> dog is found guilty by a court of law of an offence under the Dangerous Dogs Act, <b>we</b> will cancel <b>your</b> 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.</li></ul> <p>If <b>we</b> cancel <b>your</b> policy <b>we</b> will return the premium paid less the amount for the period the policy has been in force.</p>

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

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