

Please read this information carefully and keep it safe with your policy documents

We have made some changes to the Multi Trip Travel policy wording. These changes apply to the document with version reference code ACPERHL150_3 dated February 2019. The changes will apply from your first renewal on or after 1st February 2021. Please ensure you read the changes carefully as they form part of your contract of insurance.

If you would like a copy of the latest version of the policy wording, dated February 2021, with the changes included we can send or email a copy to you upon request, or you can download one from our website at www.homeandlegacy.co.uk

IMPORTANT ADVICE INFORMATION

Page 5 – Following the Withdrawal Agreement reference to **Reciprocal health agreements** is deleted

Page 6 – All reference to the Foreign and Commonwealth Office (FCO) is amended to Foreign Commonwealth & Development Office (FCDO)

THINGS WE NEED TO TELL YOU ABOUT

Page 17 – FAIR PROCESSING NOTICE

The Fair Processing Notice is updated and is now referred to as the Privacy Notice.

Pages 20 and 21 – IF YOU ARE NOT SATISFIED

Following 31st December 2020 the European Online Dispute Resolution Platform which was available for submission of complaints is longer available so all reference to this service is removed.

WHAT OUR WORDS MEAN

Page 22 – **Epidemic** definition is added

Page 24 – **Pandemic** definition is added

Page 24 – **Quarantine** definition is added

Page 25 – **Winter Sports** – definition is corrected to include bob sleighing; heli-skiing; ice hockey.

SECTION 1 – CANCELLATION OR CURTAILMENT CHARGES

WHAT IS COVERED

Page 26 – **Cancellation**

The following paragraph is deleted:

If **you** cancel **your trip** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of you or a **travelling companion**

It is replaced by:

If **you** cancel **your trip** before it begins because one of the following happens:

- The death, serious injury or serious illness of
 1. **you**;
 2. a **travelling companion**;
 3. a relative of **you** or a **travelling companion**;
 4. someone **you** were going to stay with; or
 5. a **business associate** of you or a **travelling companion**.

Note: For 1, 2, and 3 above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

The following paragraphs are added:

If **you** cancel **your trip** before it begins because one of the following happens:

- **You** or a **travelling companion** is **quarantined** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, a vessel or geographical area, or that applies based on where the person is travelling to, from or through.
- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

SPECIAL CONDITIONS RELATING TO CLAIMS

Page 26 – **Curtailement** is restated to read:

If **you** cut **your trip** short (curtail) after it has begun because of one of the following (provided that **you** have not travelled against **your home** country's government advice or against local authority advice at **your trip** destination):

- Anything covered under cancellation (see above) except **your** redundancy.
- **You** are injured or ill (including being diagnosed with an **epidemic** or a pandemic disease such as COVID-19) and are in hospital for the rest of **your trip**.
- If **you** need to curtail **your trip** phone from the UK 0344 893 8360 or from overseas +44 (0) 20 3118 7777, immediately to get **our** prior agreement.
- We will require original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, **you** will need to provide evidence of these circumstances

Note: We will calculate curtailment claims from the date that it is necessary for **you** to return to **your home** country or the date **you** are either held in **quarantine** or are hospitalised as an inpatient, for the rest of **your trip**. We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs we have to pay.

Page 27 – WHAT IS NOT COVERED

For **cancellation or curtailment charges we do not cover:**

- Anything caused by: **your** carrier's refusal to allow **you** to travel for whatever reason is deleted and replaced with:
- Anything caused by:
 - **your** carrier's refusal to allow **you** to travel for any reason other than on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

SECTION 2 – EMERGENCY MEDICAL AND OTHER EXPENSES

Page 28 – WHAT IS COVERED

The first paragraph is restated to read:

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an **accident** or are taken ill during **your trip** (Including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of the treating **medical practitioner**) provided that **you** have not travelled against **your home** country's government advice or against local authority advice at **your trip** destination.

Page 32 – WHAT IS NOT COVERED

All reference to the European Health Insurance Card or any other reciprocal arrangements is deleted.

SECTION 7 – DELAYED DEPARTURE

Page 35 – WHAT IS COVERED

We have added additional cover for **Delayed Departure Airport Lounge Access**

Page 35 – WHAT IS NOT COVERED

We have added what is not covered in respect of **Delayed Departure Airport Lounge Access**

SECTION 9 – WINTER SPORTS (OPTIONAL COVER)

Page 37 – WHAT IS COVERED

Ski pack is amended to read:

We will pay up to £500 in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere if:

- **You** have to cancel or curtail **your trip** for any reason mentioned under the heading "What is covered" for Section 1 - Cancellation or curtailment charges.
- **You** cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) during **your trip**.

GENERAL POLICY EXCLUSIONS

Page 40 – Exclusion ii any epidemic or pandemic is deleted and replaced with the following:

- ii an **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges, Section 2 - Emergency medical and other expenses and where selected Section 9 - Winter sports (optional cover).

Page 40 – Exclusion xviii is added:

- xviii an **epidemic** or **pandemic**, except as expressly covered under Section 1 Cancellation or Curtailment Charges or Section 2 - Emergency medical and other expenses.