

Policy Wording Change Summary

This document highlights all the amended or additional sections within our policy wording. Please read your policy wording for more information.

Location	Original Text	Updated Text	What this means to the customer
Throughout Policy Wording	Gadget cover is underwritten by Inter Partner Assistance S.A and administered by Citymain Administrators Ltd	Gadget cover is insured by ERGO TIS and arranged and administered by Taurus Insurance Services Limited	Change of gadget underwriters & claims handlers
Throughout Policy Wording	Scheduled airline failure insurance is underwritten and administered by International Passenger Protection Limited	Scheduled airline failure insurance is underwritten and administered by Inter Partner Assistance S.A	Change of scheduled airline failure underwriters & claims handlers
Useful Information - claims notification	To make a claim under the Gadget Cover please contact: Citymain Administrators Ltd. 3000 Lakeside, North Harbour Western Road, Portsmouth PO6 3EN Tel: 0333 999 7932	To make a claim under the Gadget Cover please contact: Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar Tel: 0330 020 0032 Online Claims: https://tiga.taurus.claims/#/home Email: puffin.tiga@taurus.gi	Contact details have been updated to reflect the change of gadget underwriter/ claims handlers
Useful Information - claims notification	To make a claim under Scheduled Airline Failure Insurance please contact: IPP Claims at Sedgwick Oakleigh House 14-15 Park Place Cardiff CF10 3DQ. United Kingdom Telephone: +44 (0) 345 266 1872 Email: insolvency-claims@ipplondon.co.uk	Removed	Change of scheduled airline failure underwriters & claims handlers – This is now covered by Inter Partner Assistance S.A

<p>Words with special meanings - Gadget</p>	<p>Cover can be any one of the following items: Mobile Phones, iPhones, Tablets, iPads, E-readers/Kindles, Sat Navs, Handheld Games Consoles, Portable DVD players, Headphones, Wireless Speakers, Digital Cameras, Laptops, iPods/MP3 Players, Go Pros and Smartwatches.</p>	<p>For the purpose of this policy a gadget can be any one of the following items: Mobile Phones, Smart Phones, Laptops (including Custom Built), Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).</p>	<p>Digital Health Monitoring Devices are now classed as a gadget</p>
<p>Making a claim</p>	<p>How to make a claim under all benefits except the Gadget Cover and Schedule Airline Failure Insurance: For all claims follow these steps: 1. Find the relevant section listed below and ensure that you have all the claims evidence we require. All claims evidence must be supplied at your own expense. 2. Telephone the relevant helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with your policy number.</p>	<p>How to make a claim under all benefits except the Gadget Cover and Schedule Airline Failure Insurance: For all claims follow these steps: 1. Find the relevant section listed below and ensure that you have all the claims evidence we require. All claims evidence must be supplied at your own expense. 2. Telephone the relevant helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with your policy number or make a claim online https://puffin.uk.axa.travel/.</p>	<p>Ability to make a claim online for all sections excluding gadget and Scheduled airline failure</p>

<p>Claims evidence - Section 8 – Gadget Cover</p>	<p>To make a claim under this section of your policy where relevant you must provide us with:</p> <ul style="list-style-type: none"> • Tour Operator’s booking invoice or other evidence of your trip • A Police report including crime reference number (theft) or an incident report number (loss), from the local Police in the country where the incident occurred for all loss, theft or attempted theft • Proof of purchase/proof of ownership (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/ debit card statements etc.) • Where requested by us, a written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate. In most instances, our own approved service agents will undertake any repairs (and/ or replacements) that we authorise and therefore this specific requirement will not be required • Proof of usage for your gadget. • Household Contents policy details. 	<p>To make a claim under this section of your policy where relevant you must provide us with:</p> <ul style="list-style-type: none"> • Proof of Purchase - the original printed receipt or a similar electronic record that can be sent to us or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the gadget(s) purchased and helps support proof that you are the legal owner the gadget(s) and enables the age of the gadget(s) to be reasonably identified. • The document should include confirmation of the IMEI or serial number of the gadget(s), the purchase date, the purchase price, and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). Delivery notes are not an acceptable form of proof of purchase. • Proof of Usage - Evidence that shows the gadget has been in use since policy inception and up to the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your Network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairer. • Police Report - In the event that the gadget has sustained malicious damage by a third party or has been lost or stolen. • Photographic ID. • Proof of Address • Proof of Travel 	<p>Change of evidence required in the event of a gadget claim</p>
<p>Table of benefits, Section 3 – Disruption or Delay to Travel Plans</p>	<p>Travel Delay (per 24 hour period) ¥</p>	<p>Travel Delay (per 12 hour period) ¥</p>	<p>Enhanced cover</p>
<p>Table of benefits, Section 4 – Personal Belongings and Money</p>	<p>Cash if under 16</p>	<p>Cash if under 16 ¥</p>	<p>Excess removed</p>
<p>Table of benefits, Section 4 –</p>	<p>Important documents £150/£150/£150</p>	<p>Important documents £400/£400/£400</p>	<p>Enhanced cover: Increased limits</p>

Personal Belongings and Money			
Table of benefits, Section 7 – Winter Sports	New	Piste closure (per 24 hours)* £30/£30/£50	Enhance Cover: Cover for piste closure is now provided
Table of benefits, Section 7 – Winter Sports	New	Piste closure (total)* £400/£400/£400	Enhanced Cover: Cover for piste closure is now provided
Table of benefits, Section 7 – Winter Sports	New	Avalanche and landslide cover (per 24 hours)* £15/£20/£25	Enhanced Cover: Cover for avalanche and landslide is now provided
Table of benefits, Section 7 – Winter Sports	New	Avalanche and landslide cover (total) £250/£400/£500	Enhanced Cover: Cover for avalanche and landslide is now provided
Table of benefits, Section 7 – Winter Sports	New	Physiotherapy in the UK £150/£350/£500	Enhanced Cover: Costs for Physiotherapy in the UK is now provided
Table of benefits, Section 8 – Gadget Cover	Gadgets, covered as standard £1,000/£1,000/£1,000	Accidental or malicious damage, loss or theft £1,000/£1,000/£1,000	Clarity about what is covered and the applicable limits
Table of benefits, Section 8 – Gadget Cover	New	Unauthorised Usage ¥ £1,000/£1,000/£1,000	Clarity about what is covered and the applicable limits
Table of benefits, Section 8 – Gadget Cover	Gadgets, add-on (this enhancement is optional and in addition to the standard gadget cover above, if you have purchased this cover it will be shown on your policy schedule) £1,000 2,000 in total, when selected)/ £1,000 (£2,000 in total, when selected)/ £1,000 (£2,000 in total, when selected)	Gadget Cover Extension (This section is optional, if you have purchased this cover it will be shown on your policy schedule)	Clarity about what is covered and the applicable limits
Table of benefits, Section 8 – Gadget Cover	New	Accidental Damage, Theft, Malicious Damage and loss £2,000/£2,000/£2,000	Clarity about what is covered and the applicable limits

Table of benefits, Section 8 – Gadget Cover	New	Unauthorised Usage ¥ £1,000/£1,000/£1,000	Clarity about what is covered and the applicable limits
General exclusions	No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.)	Deleted	Removal of Exclusion
Section 3, travel delay	If you arrive later than planned at your destination due to a delay of public transport we will pay you up to the amounts shown in the Table of Benefits for each 24 hour period of delay you suffer up to the maximum shown.	If you arrive later than planned at your destination due to a delay of public transport we will pay you up to the amounts shown in the Table of Benefits for each 12 hour period of delay you suffer up to the maximum shown.	Enhanced cover
Section 8- Gadget Cover	Gadget criteria: Means the portable electronic items insured by this policy schedule, purchased by you in the UK; that is no more than 60 months old (with the exception of laptops which are covered providing they are no more than 18 months old) at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you 57 Puffin Travel Insurance – Policy wording (D) Gadget Cover continued Section 8 must be able to evidence ownership of your gadget.	Gadget Criteria: 1. purchased new or refurbished from a UK VAT registered (or the equivalent tax if purchased overseas) company and supplied with a proof of purchase. 2. purchased second hand or gifted to you, provided that you have the original proof of purchase and a signed letter from the original owner confirming that you own the gadget(s). The original proof of purchase or letter must include the following details of your gadget(s): a) either the IMEI or serial number (whichever is applicable); b) the make and model; c) the sale price (your purchase price); d) confirmation that the gadget(s) were in full working order at the time of sale. Please note: The Gadget must be in good condition and in full working order at the time you commence your trip.	Criteria Change

<p>Winter sports, what is covered</p>	<p>New</p>	<p>Piste closure If a lack of snow, too much snow or an avalanche results in the skiing facilities (excluding cross country skiing) in your resort being closed. This only applies to trips taken outside of the UK during the published ski season for your resort.</p>	<p>Enhance Cover: Cover for avalanche and landslide is now provided</p>
<p>Winter sports, what is covered</p>	<p>New</p>	<p>Avalanche and landslide cover Reasonable additional accommodation (room only) and transport if you are delayed by 24 hours or more by avalanche or landslide.</p>	<p>Enhance Cover: Cover for avalanche and landslide is now provided</p>