

## Notice of Change Template

We have updated our policy wording, and you are no longer covered for any travel and accommodation costs, charges and expenses caused by:

- a) War and terrorism,  
if this wasn't taking place at the start of your trip cover is provided under Section 2 – Medical emergency and repatriation expenses and Section 6 – Personal accident.
- b) Government or regulatory restrictions, including changes to travel advice by the FCDO/DFA.

Section	Type of change
<b>Words with special meanings</b>	
<b>War</b> Acts of War, Invasion, Acts of foreign enemies, Hostilities or Warlike operations (whether war be declared or not), Civil war, <b>Terrorism</b> , Rebellion, Revolution, Insurrection, Civil commotion, Civil unrest that resembles or is an uprising, military or seizure of power, Nuclear, chemical or biological attack.	This is a new definition
<b>General exclusions</b>	
The war exclusion has been updated to: War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, <b>terrorism</b> , revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 2 – Medical emergency and repatriation expenses, and Section 6 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any <b>trip</b> .	Reduced cover
The Foreign, Commonwealth & Development Office exclusion has been updated to: <b>Your</b> travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which <b>you</b> are travelling has advised against all or all but essential travel (cover will be excluded under all sections).	Clarity there is no cover
<b>Section 1 – Cancelling or cutting short a trip</b>	
You are not covered to cancel your trip if the Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority advise against all travel or all but essential travel within 21 days of <b>your</b> departure date.	Reduced cover
There is no cover to cut short your trip if the Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority advise you to return home or evacuate.	Reduced cover
Delays or cancelled flights caused by war or terrorism are not covered.	Reduced cover
We have added a new exclusion: <b>We</b> will not cover cancelling or <b>cutting short your trip</b> due to government or regulatory restrictions, including changes to travel advice by the Foreign, Commonwealth and Development Office (FCDO).	Clarification this is not covered
<b>Section 3 – Disruption or delay to travel plans</b>	
We have added a new exclusion Any travel and accommodation costs, charges and expenses caused by: <ul style="list-style-type: none"> <li>a) War,</li> <li>b) Government or regulatory restrictions, including changes to travel advice by the FCDO/DFA.</li> </ul>	Reduced cover

