

Dear Customer

NOTIFICATION OF CHANGE TO YOUR SKI CLUB TRAVEL INSURANCE POLICY WORDING

We would like to draw your attention to recent changes in the accompanying policy wording for Ski Club Travel Insurance.

Before taking any action under this insurance policy please read this letter in conjunction with your policy wording before proceeding. See changes as follows:

Section/page	Existing Wording	Details of change made	Date of Change
Summary of Cover / Page 1	Unable to use pre-paid ski pack: £75/24 hrs up to £750	This limit has been increased to £200 / 24 hrs up to £800.	Renewal Date
Definitions / Page 8	Europe Åland Islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, , Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holy See (Vatican City State), Hungary, Iceland, Ireland, Israel, Italy, Jersey, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Turkey, Tunisia, The Azores, The Canary Islands, The Channel Islands, Ukraine and territories formally known as USSR, west of the Ural Mountains.	This definition has been deleted and replaced with: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Israel, Italy (including Vatican City), Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Morocco, Netherlands, North Macedonia, Norway, Poland, Portugal (including Madeira), Republic of Kosovo, Republic of Ireland, Republic of Moldova, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain (including The Balearic & Canary Islands), Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, The Channel Islands, Ukraine, Uzbekistan.	Renewal Date
Section 15: Sports and Activities / Page 27	Not Covered 7. taking part in expeditions to the Arctic or Antarctic,	This exclusion has now been deleted and moved to General Exclusions on Page 32 as follows: 26. taking part in expeditions to the Arctic or Antarctic.	Renewal Date
Section 1: Cancellation / Page 11	You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before you were due to leave your home for which you have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin your trip as arranged) due to any cause listed below occurring during the period of insurance:	This paragraph has now been deleted and replaced to read as follows: You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses (including car hire, excursions and activities), which were cancelled before you were due to leave your home for which you have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere	Renewal Date

		disinclination to begin your trip as arranged) due to any cause listed below occurring during the period of insurance:	
Section 2: Curtailement / Page 12	You are covered up to the limit as shown on the Summary of Cover for the value of the portion of your travel, accommodation expenses and tuition/course fees, calculated from the date of your early return home in the United Kingdom or the date of your hospitalisation as an inpatient, which have not been used and which were paid before your departure from your home . You are also covered for reasonable additional travelling expenses (Economy Class) incurred by you for returning to your home earlier than planned due to a cause listed below:	You are covered up to the limit as shown on the Summary of Cover for the value of the portion of your travel, accommodation expenses and tuition/course fees (including car hire, excursions and activities), calculated from the date of your early return home in the United Kingdom or the date of your hospitalisation as an inpatient, which have not been used and which were paid before your departure from your home in the United Kingdom . You are also covered for reasonable additional travelling expenses (Economy Class) incurred by you for returning to your home earlier than planned due to a cause listed below:	Renewal Date
Summary of Cover / Page 1	The excess varied between £50, £75 and £100 subject to the section under which the claim was made.	The policy wording has been amended and the excess has been increased as follows: Emergency Medical Expenses: £100 to £250 All other sections: £50/£75 to £100	Renewal Date
Summary of Cover / Page 1	New Cover	A new section SmartDelay Plus has been added providing an airport lounge voucher or £25 if the lounge is unavailable	Renewal Date
Section 11: SmartDelay Plus / Page 21	New Cover	Covered This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. you are unable to claim for both benefits. To register each flight please visit https://itz4.me/smartdelayplus and use PIN code 7028. Conditions 1. You must register your flight each time you travel via the registration platform. 2. You will need to register each and every flight a minimum of 24 hours before the	Renewal Date

		<p>flights scheduled departure time. You can only register a flight where the airline reports their flight schedules to our flight tracking system. Whilst the majority of airlines report their schedules and delays accurately, there may be instances where your flight cannot be tracked, and the system will inform you of this.</p> <p>3. Claims payments are issued in accordance with the delay data provided by airlines into our flight tracking system. We will rely solely on this information to determine if you are eligible.</p> <p>4. In the event that there is no airport lounge facility, then you will be offered a monetary benefit as detailed in the Summary of Cover.</p> <p>5. In the event the airport lounge has exceeded their maximum capacity and are unable to accommodate you, your e-voucher will be valid for 12 months.</p> <p>6. Your monetary benefit will be facilitated by PayPal and be automatically paid into a PayPal account registered to the email address you used when registering your flight. If you do not have a PayPal account linked to the email address you used for registration, PayPal will send you a link to register for an account. On completion of registration, you will be able to withdraw your payment.</p> <p>Not Covered</p> <p>1. Any claim where you failed to register your flight with the registration platform.</p> <p>2. Any claim where the flight was delayed before you successfully register.</p> <p>3. Any registered flight that is delayed due to:</p> <p>a. The use of nuclear, chemical, or biological weapons of mass destruction.</p> <p>b. War or a terrorism event</p> <p>c. Any government imposing travel restrictions to the geographical location you live in or are traveling to such as, but not</p>	
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		<p>limited to locking down geographical regions, making travel illegal, or closing borders regardless of when you registered the flight.</p> <p>4. For any claim where you have not registered any flight within the delay threshold.</p> <p>5. For any claim for both benefits of an e-voucher and monetary benefit for the same delay.</p> <p>6. Anything mentioned in the general exclusions.</p>	
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It is important that you read the above changes in line with the full terms, conditions, what is covered, what is not covered, general conditions, and general exclusions of the full policy wording and ascertain whether this meets the demands and needs of your personal circumstances and requirements before opting and purchasing this travel insurance this year.

If you have any queries in relation to the information given above, please contact the Ski Club Travel Insurance customer services team.

Yours sincerely,

Millstream Underwriting.