

IMPORTANT INFORMATION: PLEASE READ

Lifeline Plus for Howden Group Personal Accident & Travel + Crisis Insurance

Summary of Key Policy Changes 2024

We are delighted to introduce our updated Lifeline Plus policy. Please read this document carefully as it summarises the key changes we have made.

As part of this update we are introducing a number of new benefits and improvements to existing cover and we have also made changes to reflect current regulatory requirements.

This is a summary of the key changes only and does not detail all the changes we have made and it does not form part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply. The policy document should be read in conjunction with the policy schedule which states what parts of the policy are included, who is covered, the sums insured and any endorsements that apply to the cover provided.

Please keep this summary with the policy documentation for future reference. Any queries relating to the policy coverage should be discussed with the insurance intermediary that arranged the policy.

Policy Section	Summary of the change
<p>General Policy Definitions</p> <p>Director</p>	<p>The following key definitions have been changed:</p> <p>Amended to read: Any person holding the position of director or company secretary of the <i>Insured</i> (but excluding non-executive directors unless agreed in writing by the <i>Company</i>) or any person who is a member of the management or executive committee (or equivalent body) of a partnership.</p>
<p>Operative Time OT2 – Business and Leisure Travel</p>	<p>Age limit for Leisure Trip increased to 80</p>
<p>Section B1.1 – Medical and other Emergency Travel Expenses Extensions applicable to Section B1.1</p>	<p>Extension 1 now includes sustenance.</p>
<p>Section B1.2 – Repatriation Expenses <i>Additional extension applicable to Section B1.2</i></p>	<p>Now includes sustenance</p>
<p>Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay</p> <p>Cover</p>	<p>Renamed Section B4.1 – Cancellation, Curtailment, Rearrangement, Replacement & Travel Delay</p> <p><i>Cancellation or Curtailment, Rearrangement and Replacement covers now include sustenance.</i></p>

<p><i>Exclusions applicable to Section B4.1</i></p>	<p>Exclusion 8 is amended to read:</p> <p>8. for the delayed departure of the ship, aircraft or train on which an Insured Person is booked to travel, due to strike, labour dispute, mechanical breakdown or failure of a means of transport, where the delay lasts for less than 24 hours other than for the Travel Delay cover</p>
<p>Section B4.2 – Cancellation, Curtailment, Rearrangement & Travel Delay due to a Natural Catastrophe</p> <p>Cover</p>	<p><i>Cancellation or Curtailment and Rearrangement covers now include sustenance.</i></p>
<p>Policy Special Extension Directors' Leisure Travel</p>	<p>Age limit increased to 80 years of age.</p>
<p>General Policy Condition 24 is amended</p>	<p>The wording has been clarified to state:</p> <p>This agreement will not apply to:</p> <p>d) any difference that is as a result of any cover, limit, terms or condition that is deemed to form part of a life licence as required by the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 (or subsequent amends thereof) and section 73 of the Solvency II Directive.</p>

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