

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
Change In Health / page 7	If any of the reasons stated in the Health Declaration above occur between the date the policy is issued and before the first day of your trip, including prior to booking any individual journey in respect of a Multi Trip Policy, you must notify the Medical Screening Service immediately on +44 (0)330 660 0749.	This paragraph has been deleted and replaced with: With the exception of the conditions listed in the Medical Conditions above, should you receive treatment, advice or medication for any new conditions not already declared to us between the date the policy is issued and before the first day of your trip, including prior to booking any individual trip in respect of an Annual Multi Trip policy, you must notify the Medical Screening Service immediately on +44(0)330 660 0749.	Renewal Date
Section 14: Uninhabitable Accommodation / page 21	We will pay you up to limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and transport costs (Economy class) incurred: 1. up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation or 2. with the prior authorisation of the Emergency Assistance Service to repatriate you to your home if it becomes necessary to curtail the trip as a result of a natural catastrophe , an infectious disease or outbreak of food poisoning affecting your accommodation.	This paragraph has been deleted and replaced with: You are covered if you cannot use your accommodation or have to curtail the trip as a result of a natural catastrophe , an infectious disease or outbreak of food poisoning. We will pay you up to the limit as shown on the Summary of Cover for the following: 1. Reasonable additional accommodation (room only), up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation or 2. Reasonable transport costs (economy class) to repatriate you to your home if it	Renewal Date

		becomes necessary to curtail the trip, with the prior authorisation of the Emergency Assistance Service.	
Details about our regulator / page 34	AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the United Kingdom for a limited period while seeking full authorisation, are available on the FCA's website.	This paragraph has been deleted and replaced with: AWP Assistance UK Ltd is authorised and regulated by the FCA. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.	Renewal Date

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.