

Travel Insurance

Policy Wording Changes

Effective from:

01/06/2025

Changes to Your Policy Wording Your Existing Policy	The Changes We Need to Bring to Your Attention
ERGO Travel Insurance Services Limited	Please note new address. See the Insurance Contract - The Insurers section.
Great Lakes Insurance UK Limited	Please note new address. See the Insurance Contract - The Insurers section.
ERGO-IAS	Please note new address. See the Claims Conditions section for full details.
DAS Legal Expenses Insurance Company Limited	Please note change of name to ARAG Legal Expenses Insurance Company Limited.
Travel Delay and Abandonment section	The Travel Delay and Abandonment section has been redrafted to improve clarity. The cover provided remains the same.
Fraud Wording	Please note updated text. See the Insurance Contract – Fraud section.
Your Declaration section	The reference to a cancellation administration fee has been removed. You no longer need to inform insurers if you have made three or more claims in the last five years.
COVID-19	There is no longer a separate COVID-19 section in the policy. Covid-19 is now treated on the same basis as any other medical condition under the Emergency Medical Expenses section.
General Policy Exclusions	Please note a new exclusion in the General Policy Exclusions section of the policy wording – Sanctions.
Data Protection Notice	Please note the re-wording in the Important Information section of the Data Protection Notice.