

Notice of Variation

Important Changes to First Directory Travel Insurance and other important information you need to know which take effect from **20 January 2021**.

Please read this notice carefully and keep it safe.

Notice of Variation

Your insurer, Aviva Insurance Limited, is making some changes to the terms and conditions of your First Directory Travel Insurance. They include some enhancements but also include other changes which mean you'll no longer be covered for some things that were covered before. Details of these changes are shown in this Notice of Variation.

Changes to your Travel Insurance

Please review the details in the table for confirmation of the changes. In the table 'we' means Aviva Insurance Limited.

These changes are being made in line with your policy terms and are for the following reasons:

- to improve clarity through the terms and conditions, making it easier for you to understand
- to enhance some of the cover provided under the terms of the policy
- to remove some cover to reflect changes in our expectation of the future likely cost of providing cover.

Further information

Full information about your cover can be found in your new policy enclosed with this Notice of Variation. If you're not happy with these changes, you can cancel your policy at any time. For details about your cancellation rights please refer to 'Your cancellation rights' on page 12 of your policy booklet.

We're here to help

If you have any questions about anything covered in this booklet, please give us a call on **03 456 100 100**[†] and we'll be happy to help.

[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL video relay service visit [firstdirect.com/contact-us](https://www.firstdirect.com/contact-us)

Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

Travel Insurance Detailed Changes

Product information	From 20 January 2021	Effect on cover
Front Page (also Pages 11 and 15)	<p>We've removed the requirement for dependent children under 23 to be in full time education and living at home outside of term time. This means in order to be covered:</p> <p>Dependent children must be under 23 years of age when the trip starts</p>	Enhanced cover
Important Information Pages 8 - 9	<p>In the policy booklet we refer to events, incidents or circumstances which we won't cover if you knew about them at the time of opening your account or booking the trip (whichever is later).</p> <p>We've included the following wording to provide clarity about what we mean by this:</p> <p>Known Event</p> <p><i>First Directory Travel Insurance covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.</i></p> <p><i>There is no cover in relation to any event, incident or circumstances, if at the time you opened First Directory or booked your trip (whichever is later), you knew that, or you could reasonably be expected to know that:</i></p> <ul style="list-style-type: none"> - the event or incident had already occurred or was going to occur, or - the circumstances existed or were going to exist <p><i>and the event, incident or circumstances could reasonably be expected to affect your travel plans.</i></p> <p><i>For example:</i></p> <ul style="list-style-type: none"> - you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time you opened First Directory or booked your trip (whichever is later). - there is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you opened First Directory or booked your trip (whichever is later). <p><i>Please refer to General Exclusion 11 on page 14.</i></p> <p>Unrecoverable Costs</p> <p><i>Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</i></p> <p><i>For example, if your trip is cancelled by your tour operator or booking agent, you may have a right to a refund from them for some or all of the cost of your trip.</i></p> <p><i>If you are not able to recover all your costs and your circumstances are covered by the terms of your policy, we will consider costs you have been unable to recover.</i></p> <p><i>When you make a claim, we may ask you for:</i></p> <ul style="list-style-type: none"> - proof of booking and any costs paid; - details of any refund you have been able to obtain; - evidence that you are not able to recover your costs elsewhere. <p><i>Please check this policy booklet carefully to ensure that you understand what is and isn't covered.</i></p>	Clarification

Product information	From 20 January 2021	Effect on cover
Important Information Pages 8 - 9	<p>We've added some information regarding the Foreign, Commonwealth and Development Office (FCDO). This includes details of where to find advice about any country you're planning to travel to, and how your cover is affected if the FCDO advise against all, or all but essential travel to your destination.</p> <p>Travel advice of the Foreign, Commonwealth and Development Office (FCDO)</p> <p>Foreign, Commonwealth and Development Office - travel advice by country</p> <ul style="list-style-type: none"> - Before you book a trip and travel, you should check the FCDO website www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries - You should be aware of any travel restrictions or advisory notices for the country you plan to visit - This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home <p>We won't cover</p> <ul style="list-style-type: none"> • Any trip if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews • Any claim if the advice or measures were in place or had been announced at the time you opened your First Directory or booked your trip (whichever is later) 	Reduction in Cover
Important Information Pages 8 - 9	<p>We've removed the 'Your cancellation rights' section on page 8 as information on your cancellation rights is also on page 12 and in General Condition number. 15 on page 16</p>	No change
Definitions Page 11	<p>We've amended point 1 of the definition of trip(s) to clarify that cruises are covered. It now says:</p> <p><i>1. Holidays (including cruises) outside the UK; or</i></p>	Clarification
Definitions Page 11	<p>We've amended point 3. of the definition of trip(s) to add that trips in the UK will also be covered if they include prepaid flights or ferry crossings. It now says:</p> <p><i>3. Holidays within the UK, that include two or more consecutive nights stay in pre-booked holiday accommodation or have prepaid flights or ferry crossings.</i></p>	Enhanced cover
General Exclusions Page 14	<p>We've replaced General Exclusion 9(b) to clarify that other avenues should be pursued first for claiming travel costs back (and also provide some clarity on what these avenues are), it now says:</p> <p><i>b) Costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i></p>	Clarification
General Exclusions Page 14	<p>We've replaced General Exclusion 11 with the wording below to provide clarity:</p> <p><i>Any claim in relation to any event, incident or circumstances, if at the time you opened First Directory or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:</i></p> <ul style="list-style-type: none"> - the event or incident had already occurred or was going to occur, or - the circumstances existed or were going to exist and that the event, incident or circumstances could reasonably be expected to affect your travel plans. 	Clarification
General Exclusions Page 14	<p>We've added a new General Exclusion to clarify that trips arranged to give birth or to collect adopted or surrogate children are not covered.</p> <p><i>13. We won't cover any trip arranged to give birth or to collect newly adopted or surrogate children</i></p>	Clarification

Product information	From 20 January 2021	Effect on cover
General Exclusions Page 14	<p>We've added a new General Exclusion to clarify that there is no cover if you decide to travel against the advice of the Foreign, Commonwealth and Development Office or the Government of any country to which you will travel.</p> <p>14. <i>Any claim if you travel against the advice of the FCDO or the government of any country to which you will travel, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews</i></p> <p>If the FCDO advise against all, or all but essential travel, we will provide cover for you to cancel your trip, or come home early</p>	Reduction in Cover
Accepted Conditions Page 18	<p>We've updated the definition of joint replacement in the list of accepted medical conditions. It now states:</p> <p><i>Joint replacement (no dislocation of replacement joint).</i></p>	Clarification
European Health Insurance Card Page 18	<p>This section has been replaced with the wording below to provide broader advice on reciprocal health agreements.</p> <p>Reciprocal Health Agreements</p> <p><i>The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK, you can find more information on-line at www.nhs.uk and search for Healthcare abroad.</i></p>	Clarification
Cancelling or coming home early Page 19	<p>The first paragraph and bullet point have been replaced to say:</p> <p><i>If you unavoidably have to cancel your trip or come home early, we will pay for the following:</i></p> <ul style="list-style-type: none"> <i>• unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation (including pre-paid excursions);</i> <p>A new paragraph has also been added after the second bullet point of the first section:</p> <p><i>We will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i></p> <p>This is to clarify that other avenues should be pursued first when claiming travel costs back (and also to provide some clarity on what these avenues are).</p>	Clarification
Cancelling or coming home early Page 19	<p>We've replaced the first sentence of point 8 which now reads:</p> <p><i>In the 31 days before your departure date, or while you are on your trip:</i></p>	Clarification
Cancelling or coming home early Page 19	<p>We've replaced 8c in this section. We've removed the cover for if 'the area in which you are staying is affected by pandemic or epidemic influenza':</p> <p><i>(c) your accommodation is directly affected by a food poisoning outbreak;</i></p> <p>You'll still be covered if you cancel your trip or come home early if the FCDO advise against all, or all but essential travel to your destination due to an influenza epidemic.</p> <p>You'll also be covered for cancellation if you fall ill before your trip, and for emergency medical treatment if you unexpectedly fall ill while on a trip.</p> <p>We've replaced 8d in this section. We've removed reference to 'major incident' so this now relates to terrorist attacks that happen within a 50-mile radius of your holiday accommodation and you don't want to travel or want to return home early.</p> <p><i>(d) a terrorist attack happens within a 50-mile radius of your pre-arranged accommodation and you do not wish to travel or you wish to return home early.</i></p> <p>You'll still be covered if you wish to cancel your trip or come home early if an avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable.</p>	Reduction in cover

Product information	From 20 January 2021	Effect on cover
<p>Cancelling or coming home early Page 20</p>	<p>In 'What is not covered', we've removed exclusion (b), as this is now a general exclusion, and also replaced exclusion (c) to provide clarity: <i>Any claim where, at the time of opening First Directory or booking a trip (whichever is later), you knew that an illness or injury of a close relative, travelling companion or person you were going to stay with, could reasonably be expected to affect your travel plans.</i></p>	Clarification
<p>Travel Delay Page 21</p>	<p>We've removed the requirement to check-in in order to be covered: <i>If your pre-booked transport is delayed we will pay £50 for every full 12 hour period your transport is delayed.</i></p> <p>We've also amended Travel Delay Special Condition (a) to say: <i>You must obtain written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay.</i></p>	Enhanced cover
<p>Alternative Travel and Accommodation Arrangements Page 21</p> <p>Your Claim Page 6</p>	<p>We've replaced the Enforced Stay Abroad and Catastrophe Cover sections with the two new sections below under Travel Disruption:</p> <p>Alternative travel arrangements <i>If you have to make alternative travel arrangements as a result of:</i></p> <ol style="list-style-type: none"> <i>1. the public transport on which you are booked to travel from or to your home territory being cancelled or delayed for at least 12 hours, diverted or redirected after take off; or</i> <i>2. you being denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; or</i> <i>3. your transport operator, accommodation provider or their booking agents become insolvent,</i> <i>we will pay for additional travel and accommodation costs.</i> <p><i>If your own prescription medication has run out as a direct result of you having to make alternative travel arrangements, we will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.</i></p> <p><i>For each insured person, the most we will pay is £5,000</i></p> <p>Alternative accommodation arrangements <i>If you have to move to other accommodation during your trip as a result of:</i></p> <ol style="list-style-type: none"> <i>1. the insolvency of the accommodation provider or their booking agents;</i> <i>2. fire, flood, earthquake, explosion, volcanic eruption, severe/adverse weather; or</i> <i>3. an outbreak of food poisoning,</i> <i>we will pay additional accommodation costs (of a similar standard) to allow you to continue your trip.</i> <p><i>For each insured person, the most we will pay is £5,000.</i></p> <p><i>...continued on next page</i></p>	Enhanced cover

Product information	From 20 January 2021	Effect on cover
<p>Alternative Travel and Accommodation Arrangements Page 21</p> <p>Your Claim Page 6</p>	<p>...continued</p> <p>We've also updated the Special Conditions as below to reflect these new sections:</p> <p><i>Alternative travel and accommodation arrangements:</i></p> <ol style="list-style-type: none"> <i>Any costs incurred may have to be paid by you and submitted as a claim.</i> <i>We will only pay for additional transport or accommodation costs if your carrier or their handling agents have not been able to offer you suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs you have incurred.</i> <i>You must provide written confirmation from your transport provider of the length of the delay and the reason for the delay.</i> <i>If you are denied boarding you must provide proof that your carrier was unable to offer you suitable alternative travel arrangements.</i> <i>You must provide written confirmation from your accommodation provider or their booking agents of the reason you were unable to use your pre-booked accommodation.</i> <p>We've also updated what you must do and what you need in the Your Claim section:</p> <p>What must I do?</p> <p><i>Contact your carrier or their handling agents and they will advise if they can offer you suitable alternative accommodation and/or travel arrangements.</i></p> <p>What will I need?</p> <p><i>All claims must be supported by documentary evidence.</i></p>	<p>Enhanced cover</p>
<p>Travel Disruption Page 22</p>	<p>We've amended the Excess section as below to reflect the new Alternative Travel and Accommodation sections:</p> <p>We will not pay the first £50 for each insured person if the trip is cancelled following a 24 hour delay or you have to make alternative travel or accommodation arrangements.</p>	<p>Clarification</p>
<p>Missed Departures Page 21</p> <p>Your Claim Page 6</p>	<p>In Special Conditions, we have changed point (b) to say:</p> <p>You must get confirmation of the reason for missing your departure from your transport provider, traffic or police reports or roadside assistance provider.</p> <p>This has also been changed in the Your Claim section under 'What will I need?'.</p>	<p>Clarification</p>
<p>Emergency Medical and Associated Expenses Page 22 and 23</p>	<p>In this section, where we mention decisions to be made by our Medical Emergency Assistance provider and the treating doctor, the decisions will now just be the responsibility of the Medical Emergency Assistance provider.</p> <p>For example:</p> <p>If our Medical Emergency Assistance provider thinks that it is necessary, we will also pay travel and accommodation costs under a and d, for one relative or friend who has to stay with you or travel to be with you.</p>	<p>Clarification</p>
<p>Aviva Privacy Notice Page 33</p>	<p>The Aviva Privacy Notice has been updated to reflect the latest regulatory requirements.</p> <p>The new wording is shown in full in your policy wording on page 33.</p>	<p>Clarification</p>
<p>New section Page 35</p>	<p>A new section has been added as below regarding fraud prevention and detection.</p> <p>Fraud Prevention and Detection</p> <p><i>In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police.</i></p> <p>You should show these notices to anyone who has an interest in the insurance under the policy.</p>	<p>Clarification</p>

Contact us online or by phone

send us a message via Online Banking

03 456 100 100[†]

firstdirect.com

first direct 40 Wakefield Road, Leeds LS98 1FD.

[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).
For more information on contacting us via BSL Video Sign Relay visit **firstdirect.com/contact-us**.

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

first direct is a division of HSBC UK Bank plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112. Registered in England under number 09928412. Registered office: 1 Centenary Square, Birmingham B1 1HQ.

© HSBC Group 2020. All Rights Reserved.

Member HSBC Group

CK-FDITI-NOV 12/20 WEB

first direct