

Summary of the changes to your Silver travel insurance.

Cover	What's changing
Increase in cover	
In the Your Health section, we'll add an Accepted conditions list and pre-existing conditions upgrade.	<p>We'll introduce a list of accepted medical conditions, meaning you will be covered for your conditions provided they are all on this list. If your conditions are not on this list you would need to tell us about them. This is only required if you have a pre-existing medical conditions where in the last 12 months you've:</p> <ul style="list-style-type: none">• been prescribed medication, including newly prescribed or repeat medication,• had any medical treatment, investigations, or tests, or waiting for any of these,• been referred to, under the care of, or had an appointment with a specialist or consultant,• been admitted to hospital or had surgery. <p>If you have any conditions that meet the above criteria and are not on the Accepted conditions list, you will not have cover for those conditions unless you obtain a pre-existing conditions upgrade. If all your conditions are on the 'accepted conditions list' and no restrictions apply, you won't need to tell us about them as they are covered.</p>
In the Trips you're covered for section, we'll add Business travel.	<p>Business travel will be added to standard cover and won't require an upgrade anymore.</p> <p>Trips you're covered for, will include:</p> <p>Business travel outside the UK in connection with an insured person's job to carry out non-manual work such as administrative tasks, meetings, and conferences.</p> <p>This won't extend cover to Personal Liability related to business travel.</p>
In the Trips you're covered for section, we'll improve cover.	<p>UK holidays will not be restricted to pre-booked accommodation only.</p> <p>We'll change the definition of UK trips to include "must also have either pre-booked holiday accommodation in a commercially run premises, or prepaid bookings on public transport including flights or ferries."</p>
In the Your Belongings section, Golf cover will be added into standard cover.	<p>There will no longer be a separate upgrade for golf cover as this will now be included as standard under 'Your Belongings'.</p> <p>These 2 limits of cover will remain the same:</p> <ul style="list-style-type: none">• Where your golf equipment is lost, stolen or damaged, we'll cover up to £1500 to replace your items.• Where your golf equipment is lost, stolen, damaged or delayed we'll cover for hire of replacement golf equipment up to £175 (£35 per day). <p>For delayed golf equipment, where the benefit of £35 is paid after 24 hours, this will be changed to be paid after 12 hours.</p> <p>Unrecoverable costs for green fees will still be covered under the Cancelling or coming home early section but will now fall within the limit of £5,000.</p> <p>Pre booked green fees will be added to the Unexpected Costs section and fall under the Travel disruption limit of £5,000.</p> <p>Non-refundable green fees will be added to the Emergency medical and associated expenses section up to £300 and the daily limit of £75 will be removed.</p>
In the Your Belongings section, the money limit will be increased.	<p>The money limit will be increased from £500 to £750.</p>

Cover	What's changing
In the Winter Sports section, we'll introduce an Excluded Activities list.	<p>The Winter Sports activities list will change.</p> <p>As the accepted activities list will change to an excluded activities list, this new shorter list will include a section for Winter sports activities.</p> <p>These are higher risk activities which we can't cover, however, this will give you a wider range of general winter sports activities to take part in.</p>
In the Winter Sports section, we'll improve cover.	We'll change the Winter Sports cover from 31 days per calendar year, to 31 days per trip.
In the Cancelling or Coming Home Early section, we'll add improved cover.	<p>Cancelling due to being a witness in court or jury service will now include "or to attend a tribunal."</p> <p>We'll introduce cover for cancelling due to being pregnant and advised not to travel.</p> <p>We'll introduce cover for cancelling due to a border being closed or local lockdown prevents travel.</p>
In the Accidental Death or Permanent Disability section, we'll combine and increase limits.	<p>The accidental death benefit will be combined with the benefit for loss of limb, loss of sight and/or disablement.</p> <p>For adults, accidental death will be increased from £15,000 to £50,000 and disablement will be increased from £30,000 to £50,000. For a child under 16 years old this will increase from £1,000 to £3,000.</p>
In the Legal Expenses section, we'll increase the legal expenses limit.	We'll increase the legal expenses limit from £25,000 to £50,000.

Introducing changes for clarity of cover

In the Sports and Activities section, we'll remove the Additional Sports upgrade.	<p>We'll remove the Sports and Activities upgrade as this will become standard cover.</p> <p>We'll change the accepted activities lists to an excluded activities list.</p> <p>This shorter list includes the higher risk activities which we can't cover and gives you a broader range of activities to take part in. Some activities that we provide upgrades for, could become excluded activities. Please check the excluded activities list to be sure.</p>
In the Your Health section, we'll add a statement about Undiagnosed health problems.	If you are under investigation, for example waiting for tests or results, or a referral appointment for any undiagnosed health problems or symptoms, you should consider waiting until you have a diagnosis before booking a trip as undiagnosed health problems are not covered.
In the Cancelling or coming home early section, we'll introduce exclusions for clarity.	<p>We've added clarification to the following exclusions:</p> <ul style="list-style-type: none"> • We won't cover the cost of any medical tests or vaccinations required to travel. • We won't cover cancellation due to theft of passport or Visa unless it was kept in a concealed place (for example a drawer or cupboard), on your person or in a bag that is on your person.

Decrease in cover

In the Upgrading your cover section, we'll remove an upgrade.	You will no longer be able to purchase an upgrade for Disability benefit following a road traffic accident in New Zealand.
In the Upgrading your cover section, we'll remove an upgrade.	You will no longer be able to purchase a Wedding/Civil Partnership cover upgrade.
In the Upgrading your cover section, we'll reduce the standard trip lengths.	<p>The standard 45 days allowance per trip will be reduced to 31 days per trip.</p> <p>You will need to purchase a 'longer trip upgrade' for trips longer than 31 days.</p>
In the Upgrading your cover section, we'll change longer trip upgrades.	<p>The Trip extension upgrade will now be called Longer trip upgrade.</p> <p>We'll introduce longer trip upgrades for 45 day, 60 day, 90 day and 120 days which will replace all Trip extension upgrade options.</p> <p>The maximum number of days you will be able to extend your cover to, will be reduced from 279 days to 120 days.</p> <p>This links to our Eligibility requirement to remain a UK resident and live in the UK for 6 months of each year.</p> <p>IMPORTANT – Any current longer trip upgrades will be removed from your renewal date. Once your longer trip upgrade ends you will need to contact Aviva for a quote if you still need this cover.</p>
In the Your Belongings section, Valuables will have its own limit.	Valuables will still be part of the overall £2,500 cover for your belongings; however, we'll introduce a limit of £500 for any valuables, individual items, pairs or sets.

Cover	What's changing
In the Making a claim section, we'll change the way an excess will be applied.	<p>In the Making a claim section, we'll change the way an excess will be applied. We'll increase the excess from £40 to £50. Currently you pay the excess amount towards each claim per trip. This will change to per insured person, per incident, per trip.</p> <p>If any one incident results in you claiming under more than one section of the policy, you'll only pay one excess, and where two or more people claim for the same incident, the most you'll pay is twice the excess.</p>
In the Cancelling or Coming Home Early section, we'll remove cover.	We'll remove cover for additional travel costs to transport you back to your trip destination if, having returned home early, you wish to continue your trip, providing the period of your original trip has not expired and all travel arrangements are made by us.
In the Accidental Death or Permanent Disability section, we'll remove an increased benefit.	We'll remove the increased benefit where the death or disablement involving public transport is increased to £100,000 if you had paid for this transport with your TSB visa debit or credit card.

