

# CLIENT NEWS

## NOTIFICATION OF CHANGES TO YOUR MARTIALGUARD POLICY

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date or inception of your policy you will now be provided with our most up-to-date wording. These changes are effective from 1st January 2021.

The guidance provided below does not represent the complete terms and conditions of the new Policy wording. Please read this guidance in conjunction with your new policy wording and Schedule. If you have any questions about the new Policy, please refer these to your insurance adviser.

### A SUMMARY OF KEY CHANGES IS SHOWN BELOW

#### CYBER CLARIFICATION

With effect from renewal we will affirmatively clarify the scope of cyber coverage afforded under this policy. This change has been implemented following guidance provided to insurers by the Prudential Regulation Authority, and we would urge you to review the updated policy wording.

**For the following covers** (where provided) we have affirmatively clarified the scope of cyber coverage afforded under this policy.

It is important to note that the scope of cover is unaltered from that previously provided and intended by us:

- Group Personal Accident
- Personal Accident
- Public/Products Liability

**For the following covers** (where provided) we will implement a Cyber Exclusion:

- Directors and Officers

**Data Protection Act – Renewal Notice to Policyholders** (Public or Public/Products Liability covers only, where provided)

With effect from renewal we will restrict the limit of indemnity provided under our Data Protection Act 2018 section 168 extension to £2,000,000, or the policy limit of indemnity where it is less than this amount.

**For the following covers** (where provided) we will implement a Cyber Exclusion:

- Directors and Officers

**Data Protection Act – Renewal Notice to Policyholders** (Public or Public/Products Liability covers only, where provided)

With effect from renewal we will restrict the limit of indemnity provided under our Data Protection Act 2018 section 168 extension to £2,000,000, or the policy limit of indemnity where it is less than this amount.

## **PERSONAL ACCIDENT AND BUSINESS TRAVEL** (where provided)

### **Cancellation, Curtailment and Change of itinerary Section**

Your policy will continue to include Pandemic cover as well as cover for diseases such as Coronavirus but now with an Accumulation Limit of £50,000 per Insured Trip and up to £100,000 in any one Period of Insurance.

### **How this policy responds to Travel Disruption**

This Insurance cover is only triggered for unexpected events, that are outside the policyholders control. Government responses or local regulations regarding a known problem (e.g. Covid19) are not unexpected events.

Any travel bookings made after FCO advice is published (e.g. 20th March 2020 for Covid19) will be at your own risk, as you are planning a trip in the face of a known disruption. You should check your booking conditions and consider using Credit card payments wherever possible. Rearranging a trip departing in the medium to long term future is within your control, and so not claimable.

Rearranging imminent trips or acting on very recent government advice may not be practical, so after exploring options with your travel provider, you should discuss your circumstances with the Allianz Claim team.

Insurance cover is only available for nonrecoverable costs, you are expected to seek refunds from travel providers or Credit card providers before making an insurance claim.

## **THE ALLIANZ TRAVEL ORACLE WEBSITE & MOBILE APP**

We are pleased to provide you with access to the Allianz travel website and APP which provide an invaluable source of pre-travel advice and destination information. Access can be from anywhere in the world via a secure log-on, and includes the following tools:

- Country profiles
- Travel Alerts
- Pre-trip Advice and safety information
- Travel tips
- Customizable Country Watch List
- Risk Map

The Website and App provide current travel information, advice and real-time alerts on breaking news globally.

### **Website**

The Allianz Travel Oracle Website is <https://traveloracle.healix.com/Allianz>  
Register using master policy Number ALZ193112.

### **Mobile App**

The mobile app is available on iOS and Android platforms and includes all the benefits of the Travel Oracle website, as well as an emergency mayday feature. This feature provides the traveller with an email alert function to your emergency contact and a lifeline to medical and security assistance 24 hours a day. Search the App Store or Play Store for "Travel Oracle" Install and then register using the policy number from your Allianz schedule.

After registration you will receive the bespoke Allianz version of the App.