

IMPORTANT NOTICE - ADDENDUM SIGNIFICANT CHANGES TO CO-OP TRAVEL INSURANCE POLICIES PLEASE READ

CHANGE IN COVER FOR COVID-19 RELATED CLAIMS

With effect from 20/06/2022 the following amendments apply to your Co-op Travel Insurance policy wording. Please ensure you read and understand the revised terms detailed in this notice.

Page 3: 'Important Information' is amended to read as follows

This policy only provides cover for Coronavirus related claims (meaning COVID-19, SARS-COV-2 or any mutation or variation of these) if you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records. If you meet this requirement, your Co-op Travel Insurance policy will provide cover if:

- You need to cancel your trip because you or a member of your family or travelling party are,
 - medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner or independent authority following completion and physical analysis of a UK Government approved test;
 - in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus;
- You need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus, or
- You need medical treatment for Coronavirus while abroad or you have to extend your trip because you have contracted Coronavirus or are quarantined on the orders of the treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

Please note that cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. Co-op Travel Insurance do not provide any cover for disinclination to travel.

Please also be aware that in the event of a claim, we will require a copy of the positive COVID-19 test result that you received from a registered medical practitioner or independent authority (e.g., private provider), or if the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.

The General Conditions and Exclusions, and Special Exclusions for Sections A and B still apply. No other cover applies in respect of claims caused by or relating to medical pandemic or epidemic including Covid-19.

Page 19: General Exclusion 36 is amended to read as follows:

Any claims caused by or relating to Coronavirus (meaning COVID-19, SARS-COV-2 or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records, and the claim arises under:

- Section A, if you have to:

Cancel your trip because you or a member of your family or travelling party are,

- medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner or independent authority following completion and physical analysis of a UK Government approved test;
- in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

Curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus, or

- Section B, because you need medical treatment for Coronavirus while abroad or you have to extend your trip because you have contracted Coronavirus or are quarantined on the orders of the treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

The General Conditions and Exclusions, and Special Exclusions for Section A and B still apply. No other cover applies in respect of claims caused by or relating to Coronavirus.

Page 21 Special exclusions which apply to section A, clause 19 is amended to read as follows:

Any claim due to medical epidemic or pandemic with the exception of the cover specified in the 'Important Information' section at the beginning of your policy documents. Cover is in place for Coronavirus related claims (meaning Covid-19 or SARS-COV-2 or any mutation or variation of these) if you have had and are up to date with the Covid-19 vaccination(s) recommended by the UK NHS or were medically unable to have the vaccinations as evidenced by your medical records. If you meet this requirement, your Co-op Travel Insurance policy will provide cover if:

- You need to cancel your trip because you or a member of your family or travelling party are,
 - medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner or independent authority following completion and physical analysis of a UK Government approved test;
 - in quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus;
- You need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus. No other cover applies in respect of claims caused by or relating to Coronavirus, medical epidemic or pandemic.

Zurich's Legal and Regulatory Status

We want to reassure you about Zurich Insurance's legal and regulatory status following a recent internal reorganisation of our business.

We have transferred parts of Zurich's UK general insurance business from Zurich Insurance plc (ZIP) to Zurich Insurance Company Ltd (ZIC). This was an internal reorganisation in response to the UK's exit from the European Union on 31 January 2020 (Brexit).

The transfer was carried out using an insurance business transfer scheme under Part VII of the Financial Services and Markets Act 2000, which has been approved by the High Court in the UK. We made the transfer to the UK Branch of ZIC on 01 January 2023. Policy terms are not affected by this transfer.



Why you have received this document

We're required to disclose our regulatory and legal status, it's usually found in the small print at the bottom of letters and on the back of documents. However, because of the time it takes to change them, we're giving this information here while we make the changes across our documents and systems.

The legal bit



Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Helpful information

You'll find more about Zurich Insurance Company Ltd's regulatory status on the Financial Conduct Authority (FCA) company register. The FCA website also has more information about how Brexit affects consumers at [fca.org.uk/consumers/how-brexit-could-affect-you](https://www.fca.org.uk/consumers/how-brexit-could-affect-you)