

**IMPORTANT NOTICE**  
**SIGNIFICANT CHANGES TO ALLCLEAR TRAVEL INSURANCE POLICIES**  
**PLEASE READ**

**THIS IMPORTANT NOTICE ONLY APPLIES IF YOU PAY FOR YOUR RENEWAL ON OR AFTER 6TH AUGUST 2025.**

The policy wording has been rewritten to improve clarity and there have been changes to some terms and conditions, exclusions and benefits. The most significant changes are brought to your attention and are listed below. Please ensure you read and understand the policy to ensure that it continues to meet your needs.

**Annual multi-trip policies**

If you're aged 71 or over and travelling to the USA, Canada, Mexico or the Caribbean, the maximum length for each trip is now 35 days. You will also no longer be able to buy the optional extra that extends your trip length to 50 or 55 days.

The 45 day limit and the optional extra to extend to 50 or 55 days will continue to apply if :

- You're 70 years of age or under;
- You're 71 years of age or older and not visiting the USA, Canada, Mexico or the Caribbean

There is now a limit 183 days cover in total across all your trips in a single policy year, regardless of your age. Your individual trip length limits still apply, based on your age and destination.

**Amateur sporting and adventure activities - Activity holidays**

We've added a definition to explain what we mean by an "activity holiday" — this is a trip where the main reason for travelling is to take part in a specific activity.

If an activity is marked "No" in the activity holiday column, you'll only be covered for it if it's not the main purpose of your trip.

**Trip duration**

We've made it clearer that you won't be covered at all if your trip is longer than:

- the maximum trip length allowed under your annual multi-trip policy, or
- the dates shown on your Policy Schedule for a single trip policy.

**Winter Sports cover**

There is now no age limit for our Winter Sports optional extra. Please check your Policy Schedule to confirm if you have selected this cover.

## **Clearer wording**

We've updated some phrases in your policy to make things easier to understand:

- Section 2 is now called "Cutting your trip short" (previously "Curtailement")
- The optional extra "Excess waiver" is now called "Zero excess"

## **Section 5 - Personal Accident cover**

We've made it clearer that the exclusions for medical conditions that are getting worse or existed at the time you bought your policy only apply to Section 5 (Personal accident). This does not affect cover under the rest of your policy.

## **Section 8 - Personal Liability cover**

We've updated the exclusions under Section 8 (Personal liability) to make it clear that you're not covered for any claims under this section arising from riding e-bikes or e-scooters during your trip.

## **Claims - Change of telephone number**

The telephone number for updates on existing claims has changed. The new telephone number is **01702 427268**. For full details on how to make a claim or obtain an update on an existing claim please see your policy wording or visit [www.allcleartravel.co.uk/claims/](http://www.allcleartravel.co.uk/claims/)