

25 August 2021

Dear member,

We are writing to you as the underwriters of the Allianz Assistance Travel Policy that you have received with your Irish Life Health plan.

We have made a number of mid-term changes to the travel policy terms and conditions and wish to notify you of these changes. Our main focus when making the changes was to ensure added protection for you and those covered under your policy. These changes are effective from 1st October 2021.

We have added cover for those who need to travel for essential reasons to a country which the Department of Foreign Affairs and Trade has designated as 'avoid non-essential travel'. This additional cover and a full list of what we classify as reasons for essential travel can be found on page 11 of your [travel policy](#) terms and conditions in the section 'Making a Claim'.

Additionally, we have added new cover for pandemic and epidemic (including Covid-19) related scenario. The details of this new cover can be found in Section 1 - 'Cancellation or Curtailment Charges', Section 10 - 'Emergency Medical and Associated Expenses' and Section 11 - 'Winter Sports Cover'.

We have also added information around an existing exclusion within the policy. This exclusion relates to 'Cyber Risk', a definition of which can now be found on page 6 of the policy terms and conditions in the 'Definition of Words' section. Whilst 'Cyber Risk' has always been excluded from cover, we feel that the new definition adds further clarity.

We recommend that you read through your updated policy documents so you are familiar with the cover it provides to you.

If you have any questions regarding policy changes, please contact us at insurance@allianz-assistance.ie.

Happy travelling.



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