PUFFIN INSURANCE.com

Notice of Change

We have updated our policy wording to help make it clearer and easier to understand.

We have done this by:

- rewording some sections,
- giving examples to help explain what we mean,
- using less 'insurance jargon' and more everyday language, and
- if something was listed under 'What is not covered' in more than one section it may have moved to the 'General exclusions applying to your policy'.

The look has also changed, we have made it easier to find important information when you need it.

Below are some of the changes.
↓ means cover has been reduced.
↑ means more is covered.
If something does not have either of these next to it, it means there is no change to the level of cover.

Product name change

We have changed the name of our products from Puffin Silver, Puffin Gold and Puffin Platinum to Puffin Silver Enhanced, Puffin Gold Enhanced and Puffin Platinum Enhanced.

You will renew on the same product you had last year but the Enhanced version, (for example, if you had Puffin Silver your renewal will be Puffin Silver Enhanced).

Table of benefits

We have listened to our customers and changed some limits so that you are not paying for cover you don't need.

	Old wording	New wording	Type of change
Cancelling or cutting short your trip			
Puffin Silver	£1,500	£2,000	↑
Medical emergency and repatriation expenses			
Puffin Silver	£10,000,000	£15,000,000	↑
Puffin Gold	£10,000,000	£15,000,000	↑
Puffin Platinum	£10,000,000	£15,000,000	↑
Emergency dental			
Puffin Gold	£500	£750	↑
Puffin Platinum	£500	£1,000	↑
Baggage			
Puffin Silver	£1,500	£2,500	↑
Puffin Gold	£2,000	£2,500	↑
Puffin Platinum	£2,500	£3,000	↑
Personal money			
Puffin Silver	£400	£500	↑
Puffin Gold	£400	£500	↑
Puffin Platinum	£400	£500	↑
Important documents			
Puffin Silver	£400	£500	↑
Puffin Gold	£400	£500	↑
Puffin Platinum	£400	£500	↑
Personal accident excess			
Puffin Silver	£99 per insured	Nil	↑
Puffin Gold	£75 per insured	Nil	↑
Puffin Platinum	£50 per insured	Nil	↑

Gadget			
Puffin Silver	£1,000	£1,500	
Puffin Gold	£1,000	£1,500	
Puffin Platinum	£1,000	£1,500	

Section	Type of change
Useful Information	
This section has been removed because the information was repeated later in the wording.	Deleted information that is repeated.
Words with special meanings	
'Bad weather' is new. We used to say 'adverse weather' but did not say what this meant. Bad weather means either: • cyclone, • flood, • fog, • hail, • hurricane, • rain • sleet, • snow, • thunder or lightning storm, • tornado, • tropical storm, • wind where a weather warning has been issued Bad weather is used in 'Section 1 – Cancelling or cutting short your trip', 'Section 3 – Disruption or delay to travel plans' and "Section 8 – Cruise cover'	New definition
'Catastrophe' now includes cyclone and typhoon.	
Reciprocal Health Agreements	
We have added a link for people who live in the Channel Islands or Isle of Man so they can get more information.	Easier to read and find information.
Pre-existing medical conditions	
This section is now called 'Important conditions relating to health' 'Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)' has moved to the 'General exclusions applying to your policy section and been reworded to: Any: • surgery, • treatment or • investigations for medical, dental or cosmetic reasons which is not related to an unexpected medical or dental emergency. This includes any costs **you** have relating to the discovery of other **medical conditions** and/or complications from these procedures.	Ease of reading. It is now clearer that only unexpected medical or dental costs are covered.
Sports and other activities	
'Driving motorised vehicles (excluding Quad bikes) for which **you** are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter and no liability cover' is replaced with: 'Driving a car, motorhome, motorbike, moped, scooter or van which **you** are licenced to drive in the UK. Y**ou** must wear a helmet if driving a motorbike, moped or scooter and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available. **We** do not cover driving a quad bike, or taking part in racing, trials, rallies, competitions or track days'	It is now clearer which motorised vehicles are covered under the policy.
We have added cover for: e-bike/power assisted bike wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level is now covered as standard. Section 5b – Personal liability is excluded.	
We have added cover for: e-scooter/power assisted scooter wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level is now covered as standard. Section 5b – Personal liability is excluded.	

Important conditions relating to your policy	
This section has been removed because the information is repeated in the 'words with special meanings' or in the 'Exclusions and conditions' section.	Deleted information that is repeated.
Making a claim	
There is now a website link so you can make a claim online. We have explained that it is common practice in the insurance industry to share the cost of the claim if it is covered by more than one policy.	We have explained why we ask for details of other insurance policies.
General exclusions applying to your policy	
These have been split into 'At anytime' and 'While you are on a trip'.	It is clear which General exclusions only apply when you are on a trip.
Pre-**existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**. This is still included in 'Section 1 – Cancelling or cutting short a trip' and 'Section 2 – Medical emergency and repatriation expenses' under 'What we do not cover'.	Deleted information that is repeated.
Where **you** have selected an annual multi **trip** policy the maximum duration of any one **trip** is shown in **your** policy schedule. If any **trip** exceeds the maximum number of nights there is no cover under this policy for any of your trip. **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy.	This has been moved to the 'Conditions of your policy' section. It is now clearer when a policy will automatically extend.
Any amount recoverable from any other source.	Deleted information that is repeated.
Section 1 – Cancelling or cutting short a trip	
European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following: Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight? 1. Cancelled Flight – Has **your** flight been cancelled? 2. Long Delays – Has **your** flight been delayed for three hours or more? 3. Baggage – Has **your** checked-in **baggage** been damaged, delayed or lost? 4. Injury and Death by Accident(s) – Have **you** been injured during **your** flight? 5. Package Holidays – Did **you** get what **you** booked? For full details of **your** entitlements, visit http://ec.europa.eu/transport/themes/passengers/air/	This was repeated in another section. This has moved to a new section 'If your flight is delayed.
The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.	This has moved to 'General exclusions applying to your policy' section.
Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme.	This has moved to 'General exclusions applying to your policy' section.
Any unused or additional costs incurred by **you** which are recoverable from: • The providers of the accommodation, their booking agents, travel agent or other compensation scheme. • The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL). • **Your** credit or debit card provider or Paypal.	This has moved to 'General exclusions applying to your policy' section.
Any claim arising from a reason not listed in the 'what is covered' section	This has moved to 'General exclusions applying to your policy' section.
Any costs for **your** Package holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.	This has moved to 'General exclusions applying to your policy' section.
The death or illness of any pet or animal.	This is new. We have clarified this isn't covered.

Your inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.	This is new. We have clarified this isn't covered.
Section 2 – Medical emergency and repatriation expenses	
What is covered	
Reasonable costs for one person, or a specialist vehicle recovery company, to collect and return **your** vehicle if **you** were not able to drive it to **your home** following **your** illness, injury or death.	This is new.
Special conditions relating to claims	
If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.	It is clearer that we will only move you to another hospital or bring you home if the medical practitioner looking after you says it is safe to.
This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/ surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections: • Section 1 – Cancelling or **cutting short** a **trip** • Section 2 – Medical emergency and repatriation expenses • Section 6 – Personal accident • Section 8 – **Cruise** cover **We** will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**. Cover for **you** under all other sections will continue for the remainder of **your trip**.	We have made it clearer that: • our decision about the treatment or surgery you may need is based on if it can be reasonably delayed until you come home, • if you do not accept our decision and do not want to be moved to another hospital or come home we may end cover under Sections 1, 2, 6 and 8 • You will still have cover under the other sections for the rest of your trip.
Section 3 – Disruption or delay to travel plans	
European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following: 1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight? 2. Cancelled Flight – Has **your** flight been cancelled? 3. Long Delays – Has **your** flight been delayed for three hours or more? 4. Baggage – Has **your** checked-in **baggage** been damaged, delayed or lost? 5. Injury and Death by Accident(s) – Have **you** been injured during **your** flight? 6. Package Holidays – Did **you** get what **you** booked? For full details of **your** entitlements, visit http://ec.europa.eu/transport/themes/ passengers/air/	This was repeated in another section. It has moved to a new section 'If your flight is delayed.
What is not covered	
The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.	This has moved to 'General exclusions applying to your policy' section.
Any unused or additional costs incurred by **you** which are recoverable from: • The providers of the accommodation, their booking agents, travel agent or compensation scheme. • The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL. • **Your** credit or debit card provider or Paypal.	This has moved to 'General exclusions applying to your policy' section.
Any claims relating to the insolvency of the **public transport** operator.	This has moved to 'General exclusions applying to your policy' section.
Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme are not covered.	This has moved to 'General exclusions applying to your policy' section.

Section 4 – Personal belongings and money	
What is not covered	
Loss, theft or damage: a) Due to delay, confiscation or detention by customs or any other authority. b) Loss or damage due to depreciation (loss in value), variations in exchange rate.	This has moved to 'General exclusions applying to your policy' section.
Any virtual currency including but not limited to crypto-currency, including fluctuations in value.	We have deleted this as it was repeated in the to 'General exclusions applying to your policy' section.
Section 5a – Legal expenses and assistance	
Special conditions relating to claims	
Prospects of success At any time, **we** may, but only when supported by independent legal advice, form the view that **you** do not have a more than 50% chance of winning the case and achieving a positive outcome. If so, **we** may decline support or any further support. Examples of a positive outcome are: a) Being able to recover the amount of money at stake. b) Being able to enforce a judgment. c) Being able to achieve an outcome which best serves **your** interests.	This has been deleted as it was repeated.
Section 8 - Winter sports	
What is not covered	
Loss, theft or damage: a) due to delay, confiscation or detention by customs or any other authority b) due to depreciation (loss in value) or variations in exchange rate	These have been deleted as they are in the 'General exclusions applying to your policy' section.
Data Protection notice and Fraud	
The Fraud section has been removed because the information is included earlier in the wording.	Deleted information that is repeated.
We have updated our Data protection notice	Updated information