

IMPORTANT INFORMATION: PLEASE READ

PAL Reservists & PAL Veterans Personal Accident and Optional Life & Critical illness Insurance

Summary of Key Policy Changes July 2023

Please read this document carefully as it summarises the key changes we have made.

This is a summary of the key changes only and does not detail all the changes we have made, and it does not form part of the policy document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply. The change comes into effect for all claims that occur on or after **1st July 2023**.

Please keep this summary with the policy documentation for future reference.

Any queries relating to the policy coverage please contact the Customer Service Centre on +44 (0) 208 662 8102 or e mail aigdirect.queries@aig.com. Phone lines are open Monday to Friday 8.30am to 5.30pm Monday to Friday excluding bank holidays.

Policy Section	Summary of the change
Part Four Legal Protection Change of Insurer	The insurer for this section has changed from Markel International Insurance Company to American International Group UK Limited.
Part Four Legal Protection Change of Claims contact	If the event of a claim under this section please now contact the PAL Protect Customer Service Centre from the UK on 020 8662 8102 or from overseas +44 (0) 208 662 8102. Lines open Monday to Friday 9:15am to 5:00pm. Calls are monitored and recorded.
Part Four Legal Protection Change of Complaints contact	For claims related complaints please contact: In writing: Personal Accident Claims Manager, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG. Telephone: 0345 602 9429 Email: a&h.claims@aig.com Online: http://www.aig.co.uk/your-feedback
Part One Personal Accident Additional Exclusions & Definitions	The following summarises the additional exclusions and definitions that are added to the policy. War or other hostilities (as defined in the policy), in the country where the Insured Person resides. Taking an active part in war or other hostilities (as defined in the policy) anywhere else in the world, other than when officially operating under the direction of HM Armed Forces as a member of HM Regular Armed Forces, or a Mobilised Reservist, or on Full Time Reserve Service, or whilst on Non-Regular Permanent Staff engagement or HM Reserve Forces engagement. Additional definitions have been added to explain what we mean by War, Civil War, Country of Domicile, Insurrection, Rebellion and Revolution.

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