

IMPORTANT INFORMATION: PLEASE READ

PAL Protect Personal Accident and Optional Life & Critical illness Insurance

Summary of Key Policy Changes July 2024

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 documentation. Please read the policy documentation for a full description of the cover and all of the definitions, terms and conditions that apply. The changes come into effect for all claims that occur on or after **1st July 2024**.

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

For any queries relating to the policy coverage please contact PAL Protect Helpline 01423 297297 (or +44 1423 297297 from overseas) or e mail support@palprotect.com.

Policy Section	Summary of the key changes
All Sections	The documents have been amended to reflect the new PAL branding and the text size has been increased so it is easier for you to read.
Part 1 Personal Accident	<ul style="list-style-type: none">• The words 'after correction' have been removed from the definitions for (1) Loss of hearing and (2) Loss of sight as insurers don't take glasses/contact lenses or hearing aids into consideration when calculating the amount payable.• The definition of Dislocation has been changed so that cover applies if a doctor confirms that a dislocation has occurred, not that it has been treated.
Part 3 Optional Life & Critical Illness	<ul style="list-style-type: none">• The sum payable for Terminal Illness is now noted in the table of benefits.• Additional text has been added to the table of benefits to state that the amount payable for covered children under 16 years of age is the fixed benefit amount shown and this does not increase if more units are bought.• The regulatory status of the insurers for this section, MetLife, has changed.

American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 781109). American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. This information can be checked by visiting the FS Register (www.fca.org.uk/register). American International Group UK Limited is a member of the Association of British Insurers.