

IMPORTANT INFORMATION: PLEASE READ

PAL Protect Personal Accident and Optional Life & Critical illness Insurance Summary of Key Policy Changes January 2026

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 January 2026**.

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 email info@palprotect.co.uk.

Policy Section	What's changing
Front Page	An ' <i>Additional page references</i> ' box added and the contents expanded with extra headings to help you find an area of interest in the policy document more easily.
Policy Summary	The 'Policy Summary' has been renamed 'Key Policy Information' and the summary tables removed to give a new, simpler layout. An Insurance Product Information Document (IPID) is also available which summarises key information.
Part 1 - Personal Accident	Introduction of new cartilage injury benefit: £80 per unit (requiring surgical intervention).
	Doubling of amount payable per unit for fractures, dislocations, rupture of tendons, or the complete tear of ligaments.
	Hospitalisation benefit now payable starting from the 3rd consecutive night – this was previously 6th consecutive night. The amount payable has been increased from £100 per week /per unit to £30 per night /per unit.
	Loss of speech benefit doubled from £10,000 per unit to £20,000 per unit.
	Burns benefit now payable if 2% or more of the body surface affected (remains full thickness definition) - previously payable if more than 4.5% of the body surface affected.
	Flesh wound definition expanded to include injury arising from glass or barbed wire - previously: gunshot, knife, blast, shrapnel, or dog bite.
	Facial scarring benefit now payable for scarring over 3 centimetres - reduced from over 5 centimetres.
	Virtual Physio has been added to Virtual Medical Care service and is now available to all insured persons over 18, including spouses/partners. It provides access to a remote chartered UK-based physiotherapist who can help diagnose and treat musculoskeletal (MSK) pain.
Part 2 - Personal Liability Insurance	This section has been updated to: <ul style="list-style-type: none"> • reflect the dangerous dog breeds now included under exclusions. • confirm mechanically or electrically powered vehicles includes the use or possession of bikes or scooters under exclusions.
Part 3 - Optional Life & Critical Illness	This section has been updated to reflect the minimum standards set by the Association of British Insurers (ABI) to make it easier to understand when you can make a claim under the Critical Illness cover for cancer, heart attack, or stroke.

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