



Ulster Bank

## I Premier

# Changes to your travel insurance and other benefits

We're making some changes to your travel insurance and some of the other benefits that come with your **ufirst Private account**.

To help you understand what's happening, there's a summary of the main changes below and more details in the leaflet '**Changes to your account benefits**' on our website at [ulsterbank.co.uk/changes-ufirstprivate-account](https://ulsterbank.co.uk/changes-ufirstprivate-account)

We've also included your **new travel insurance terms** and **Travel Insurance Product Information Document** which come into effect from 1 February 2024. Please read these carefully as they cover all the information about your new policy.

## Your new travel insurance provider

From 1 February 2024 we're changing the provider of our travel insurance benefit to AWP Assistance UK Limited (trading as Allianz Assistance), part of the Allianz Group, Europe's largest insurance company\*. The travel insurance underwriter is also changing from U K Insurance Limited (UKI) to AWP P&C SA (administered by Allianz Assistance).

We've explained what this means for you below.

- Any new claim with an incident date on or after 1 February 2024, will be managed by Allianz Assistance.
- The policy you had with UKI will end and you'll have a new policy with AWP P&C SA, unless you purchased an upgrade to your insurance before 1 February 2024. For example, extra cover for a pre-existing medical condition. If you have an existing upgrade, your cover will stay in place with UKI until the upgrade expiry date.
- Any claims relating to the existing upgrade will be underwritten by UKI. All other claims will be underwritten by AWP P&C SA.

## At a glance

- Your travel insurance provider will change to Allianz Assistance on 1 February 2024, most things are staying the same but there are some changes you need to know about.
- If you're aged 70 or over, for trips booked from 1 February 2024 you'll need to buy an 'age extension' for your travel insurance to continue, unless you have an existing upgrade in place.

## What's staying the same?

- Worldwide travel insurance for you and your family for trips up to 31 days.
- Up to £10 million in medical expenses and £1,500 baggage cover.
- 24/7 medical support in the event of an emergency abroad.

## New or additional cover:

- **If your getaway is delayed**, you'll have cover for delays to domestic departures (you already have this for international) and cover for delays to connecting flights overseas.
- **Winter sports?** We're increasing your winter sports cover to 31 days.

## Changes or reduction in cover:

- **Will you be aged 70 or over on 1 February 2024?**
  - Your new travel insurance will cover you until your 70th birthday. But for trips booked from 1 February 2024, if you (or anyone covered by the policy) are 70 or over, you'll need to buy an annual age extension.
  - If you have an existing upgrade in place (e.g. cover for a pre-existing medical condition) you'll be covered until your current upgrade expires. You'll then need to buy an age extension if you want your cover to continue.
  - An age extension is an upgrade to your travel insurance cover provided by your ufirst Private account, that allows cover to continue beyond your 70th birthday. It costs £75 a year for each person covered by your policy who's 70 or over.
  - If you're over 70 or nearing your 70th birthday, we'll write to you again before your insurance changes. We'll remind you about what's happening and explain your options including how to buy an age extension if that's what you choose to do.
- **Republic of Ireland residents** will no longer be covered by this travel insurance.
- **Excess will increase** - The 'excess' (that's the amount you pay towards a claim) will increase from £35 for each insured person to £75. Not all claims have an excess. Your travel insurance terms list those that do and those that don't.

There are some other changes to your travel insurance cover and **policy limits**, you can find more details in the leaflet '**Changes to your account benefits**' on our website at [ulsterbank.co.uk/changes-ufirstprivate-account](https://ulsterbank.co.uk/changes-ufirstprivate-account)

## What do I need to do?

You don't need to do anything but it's important to read all the documents so you know what's covered from 1 February 2024 and to check the new policy still meets your needs.

## There are some other important changes to your account benefits:

- We're making changes to your **mobile phone insurance** administrator on 1 January 2024 and underwriter on 1 February 2024, but your cover and how you make a claim will remain the same.
- From 1 February 2024, the fee for your guests to use **worldwide airport lounge access** is increasing from £20 to £24 per person.
- We've changed the provider of your **ticket booking service**, but it doesn't change the way you use or book this benefit.

## Here to help

Need help or have a question about the changes?

- See our Frequently Asked Questions at [ulsterbank.co.uk/travelfaqs](https://ulsterbank.co.uk/travelfaqs)
- Continue to access Membership Services at [ufirstaccount.co.uk](https://ufirstaccount.co.uk)
- You can also call us on **0345 607 2538** (Relay UK **18001 0345 607 2538**). Lines are open 8am – 8pm Monday to Friday, 9am – 5pm Saturday, Membership Services is closed Sunday and Bank Holidays. Calls may be recorded.
- Or visit a branch.

## Make sure your account is right for you

While there are no changes to your monthly account fee, it's important to review your account from time to time to ensure it still meets your needs. It's also worth checking you're not paying for the same insurance cover twice. We have accounts with or without a monthly fee. Find out more at [ulsterbank.co.uk/ufirstprivate](https://ulsterbank.co.uk/ufirstprivate) or get in touch.

Please remember you don't need to have a **ufirst Private account** to improve your credit rating, have access to everyday banking services, or to apply to borrow money from us.

If you'd like to change your account or close it altogether, just let us know. The Current Account Switch Service offers a secure and easy way to switch to another provider in seven days.



Kind regards,

**Your Premier Banking Team**

\*Source: [www.allianz-assistance.co.uk](https://www.allianz-assistance.co.uk), August 2023.

Please remember that non-UK residents aren't eligible for the benefits on this account. If you move away from the UK, you won't be eligible to claim on the insurance policies.