

Notice of Variation

Important changes to First Directory

- Worldwide Travel Insurance
- Mobile Phone Insurance

and other important information you need to know
which take effect from **1 March 2022**.

Please read this notice carefully and keep it safe.



Your insurer, Aviva Insurance Limited, is making some changes to your First Directory Worldwide Travel Insurance and Mobile Phone Insurance cover.

The changes to your First Directory Worldwide Travel Insurance include some enhancements but also include other changes which mean you will no longer be covered for some things that were covered before.

Details of these changes are shown in this Notice of Variation.

Please review the details in the tables provided for confirmation of the changes. In the tables 'we', 'us', 'our' means Aviva Insurance Limited.

These changes are made in line with your policy terms and for Travel Insurance are for the following reasons:

- to improve clarity through the Terms and Conditions, making it easier for you to understand
- to enhance some of the cover provided under the terms of the policy
- to remove some cover to reflect changes in our expectation of the future likely cost of providing cover.

Further information

Full information about your cover can be found in your policy booklet and can be viewed online at firstdirect.com/terms-and-conditions

If you're not happy with these changes, you can cancel your policy at any time. For details about your cancellation rights, please refer to 'Your cancellation rights' on page 34 of your Travel Policy Wording and page 7 of your Mobile Policy Wording.

We're here to help

If you have any questions about anything covered in this booklet, chat with us via our mobile App or Contact Us via Online Banking. If you need to speak to us, please give us a call on **03 456 100 100**[†] and we'll be happy to help.

[†]Text-phone **03 456 100 147** or if calling from abroad **+44 113 234 5678** (Text Relay **+44 151 494 1260**).

For more information on contacting us via BSL Video Sign Relay visit firstdirect.com/contact-us.

Because we want to make sure we're doing a good job, calls may be monitored and/or recorded, we hope you don't mind.

Travel Insurance changes

Section	Change	Effect on cover
<p>Making a claim – Unrecoverable costs</p> <p>Page 9</p>	<p>We've added to the types of unrecoverable costs we will pay.</p> <p>Unrecoverable costs now include unused, pre-paid costs associated with a trip, such as kennel or cattery fees.</p>	<p>Increase</p>
<p>Things you need to know about this travel insurance</p> <p>Page 12</p>	<p>We no longer have a 31 days per calendar year limit for business trips. Business trips will now be covered for the duration of each trip.</p>	<p>Increase</p>
<p>Things you need to know about this travel insurance</p> <p>Page 12</p>	<p>There is no longer an exclusion on non-office-based business travel. This means that some non-office-based business trips can now be covered.</p> <p>Please refer to page 12 'We won't cover' to see which types of work are not covered.</p>	<p>Increase</p>
<p>Things you need to know about this travel insurance</p> <p>Page 12</p>	<p>We've extended the criteria required for UK trips to be covered.</p> <p>As well as providing cover if you're away from home for at least 2 consecutive nights, and have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on flights or ferries, cover will also apply if the prepaid bookings are on any other type of public transport.</p>	<p>Increase</p>
<p>Things you need to know about this travel insurance</p> <p>Page 12</p>	<p>We've included a list of work types that are not covered.</p> <p>Please refer to page 12 'We won't cover' to see which types of work are not covered.</p>	<p>Decrease</p>

Travel Insurance changes ...continued

Section	Change	Effect on cover
Cancelling or coming home early Page 20	We've added cover for border closures under 'Cancelling or coming home early'. Cover will now apply if a border you'll be travelling through is closed by a government within 31 days of your departure date.	Increase
Emergency medical and associated expenses Page 22	We've increased the limit for repatriation to the UK and burial and cremation costs outside of the UK. We'll now pay up to the Emergency medical and associated expenses limit of £10M.	Increase
Unexpected Costs Page 23	We've merged the following sections into 'Unexpected costs' <ul style="list-style-type: none"> - Missed Departures - Travel Delay - Alternative travel arrangements - Alternative accommodation arrangements - Emergency travel documents 	Clarification
Your belongings Page 25 Personal liability Page 27	We've introduced specific exclusions for claims linked to drones. These exclusions have been added to both 'Personal liability' and 'Your belongings'.	Decrease
General Exclusions Page 32	We've removed the restriction limiting the engine size of motorcycles that can be ridden abroad. Cover now applies for any size motorbike if the rider is fully licensed for such a vehicle in the UK.	Increase

Mobile Phone Insurance changes

Product Information	Change	Effect on cover
Supplier	<p>Whilst Aviva remains the insurer of this policy, the agent we use to help administer your policy, deal with claims and provide the warranty on replacement phones is changing from The Carphone Warehouse Limited to Likewize Corp.</p> <p>No other changes are being made to your Mobile Phone Insurance cover. The claims service, including existing phone numbers, remains unchanged.</p>	No change
Mobile Phone Insurance Claims – Complaints Address Page 8	<p>The address for contacting us to make a complaint about a Mobile Phone Insurance claim is changing.</p> <p>If you're unhappy with any aspect of the handling of your mobile phone insurance claim we would encourage you, in the first instance, to seek resolution by contacting us:</p> <ul style="list-style-type: none"> • By phone: 0800 046 8310 (+44 1603 606 382 if calling from outside the UK) • In writing, either via firstdirect.com/mobileinsurance or by letter addressed to: First Directory Aviva Mobile Phone Insurance Aviva 8 Surrey Street Norwich NR1 3GG 	No change

Mobile Phone Insurance changes ...continued

Product Information	Change	Effect on cover
Fraud Prevention and Detection – Address Change Page 11	<p>The address for contacting us should you require further details of the fraud prevention agencies and databases we access or contribute to is changing.</p> <p>In order to prevent and detect fraud we may at any time:</p> <ul style="list-style-type: none">• Share information about you with other organisations and public bodies including the police;• Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. <p>We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:</p> <p>First Directory Aviva Mobile Phone Insurance Aviva 8 Surrey Street Norwich NR1 3GG</p>	No change



Contact us online or by phone

send us a message via Online Banking

03 456 100 100[†]

firstdirect.com

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If you'd like this document in another format eg large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit [firstdirect.com/accessibility](https://www.firstdirect.com/accessibility)

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