



## **FAQs**

### **Will I be automatically enrolled on to the new product when my AXA Health policy comes to an end?**

There is no connection between the outgoing AXA Health policy and the new policy. If you require travel insurance after your AXA Health policy comes to an end, please contact Towergate Health & Protection who will discuss the options available to you.

### **How do I take out this new policy?**

Once the new policy is available to purchase, you will be able to obtain a quote and buy a policy online, or by calling Towergate Health & Protection.

### **What if I want to remain with AXA for another year?**

The insurer wrote to you at your last renewal or when you purchased your current policy, to advise that the policy was coming to an end. If you require travel insurance, please contact us once the new policy is available, or visit the new website once launched, in order to obtain a quote and purchase a policy.

### **Do I have to declare medical conditions to take out the policy?**

Yes, the policy premium is based on each customer's medical history, with underwriting terms designed specifically for older customers to ensure as many members as possible are able to obtain cover. It is important to provide all the medical information requested and answer all medical questions fully.

### **Are there special terms available to NARPO members?**

Yes, for NARPO members all policy premiums are discounted by 5% compared to the insurer's standard rates, whether you purchase an annual multi-trip policy or a single trip policy.

### **What if I live outside the United Kingdom?**

The policy is available if you live in the United Kingdom, Channel Islands or the Isle of Man.

### **I'm over 85 years of age, can I still have a policy?**

Whilst the maximum age limit for an annual multi-trip policy is 85 at the start or renewal of the policy, single trip cover is available to members up to the age of 115.

### **What is 'single trip' cover?**

This covers you for a one-off trip for a set period of time.

### **What is 'annual multi trip' cover?**

This covers you for as many trips as you take within a whole year. This is typically more cost-effective than the single trip option if you're taking more than two holidays within that period.

