IMPORTANT INFORMATION: PLEASE READ

PAL Protect Personal Accident and Optional Life & Critical illness Insurance

Summary of Key Policy Changes June 2023

We are delighted to introduce PAL Protect, the replacement for PAX Insurance for Serving Military Personnel. Please read this document carefully as it summarises the key changes we have made.

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 document. Please read the policy document for a full description of the cover and all of the definitions, terms and conditions that apply. The change comes into effect for all claims that occur on or after 1st June 2023.

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

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

	Summary of the change
Part Four Legal Protection Change of Insurer	The insurer for this section has changed from Markel International Insurance Company to American International Group UK Limited.
Part Four Legal Protection Change of Claims contact	If the event of a claim under this section please now contact the PAL Protect Customer Service Centre from the UK on 020 8662 8126 or from overseas +44 20 8662 8126. Lines open Monday to Friday 9:15am to 5:00pm. Calls are recorded.
Part Four Legal Protection Change of Complaints contact	For claims related complaints please contact: In writing: Personal Accident Claims Manager, American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon CR9 2LG. Telephone: 0345 602 9429 Email: a&h.claims@aig.com Online: http://www.aig.co.uk/your-feedback

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