

A message from the Towergate Health & Protection Team

New travel solution for NARPO members

We're pleased to confirm that the new NARPO member travel scheme is almost ready for launch and will be available to members from **10am on Wednesday, 20th April**.

Following AXA Health's decision to close the current scheme we have agreed a new travel insurance policy with Tifgroup and Arch Insurance (UK) Limited. The policy is designed specifically for NARPO members and provides options for both single trip and annual multi trip cover.

Arch Insurance (UK) Limited is an award-winning, A rated insurer, part of the global Arch insurance group of businesses. Tifgroup is one the UK's leading travel insurance providers, who specialise in providing innovative and tailored travel insurance solutions. The product is designed by Tifgroup, insured by Arch, and arranged by Towergate Health & Protection.

The policy is medically underwritten, with premiums based on a combination of member age, trip duration, trip destination, level of cover, and medical history.

The maximum age for annual multi trip cover is 85 years, with higher age limits available for a single trip cover policy. The policy will be available to buy online through a new quote and buy website, or by calling our team.

We would like to take this opportunity to thank members for their patience in recent weeks. Our team have been working tirelessly to support the launch of the scheme will also working to support members, and we know it has been a frustrating time waiting for news of when the new scheme will launch. Members will be aware that the combination of Brexit and the pandemic caused significant disruption to the UK travel insurance market, and it has taken us far longer than we had hoped to source the underwriting capacity necessary to deliver a solution suitable for members.

Outgoing AXA travel policy

We know that in recent weeks some members have tried to contact our team, or contact AXA Health, to purchase an AXA Health travel policy before the closure of

the AXA Health travel scheme on 31st March but were not able to do so because of the unprecedented call volumes we have experienced.

In view of these exceptional call volumes, and in recognition of the fact some members were unable to purchase a policy before the scheme closed, we're pleased to confirm AXA Health have agreed that all eligible members who registered an interest in purchasing a new AXA Health travel policy during March but who were unable to complete the purchase, whether due to difficulties in contacting our team or in contacting AXA Health, can still purchase an annual AXA policy backdated to 31st March provided they do so by 30th April. By 'registered an interest' we mean a voice message left with our team requesting a call back for a quote, an email sent to our team requesting a quote, or a voicemail/message left with the AXA Health travel team requesting a quote.

If you have left a message or sent an email to our team during March, then we will be contacting you over the next few weeks to see if you still wish to purchase an AXA Health travel policy backdated to 31st March.

Members with an urgent travel need

Customers who have an urgent need to purchase travel cover **before Wednesday 20th April**, because they are due to travel in the next few days, can do so by contacting the Towergate team on 0800 389 7724 or, or emailing us at haps-narpoenquiries@towergate.co.uk.

Members who are not due to travel in the coming days are advised to wait until the new NARPO scheme launches before contacting us.

When the new scheme launches, we know there will be many members with an AXA Health policy that expires on 30th April, and who will have already made travel plans and so have an urgent need to purchase a policy. If members do not have an urgent need to purchase a travel policy and are just seeking general information about the new scheme, we would be grateful if these members could delay calling us for just a few weeks more while we work to help those members who need to buy a policy straight away.