

BHIB AFFINITIES – CHARITY ASSURED

Changes to your Policy you need to know about before you renew

This document tells you about changes to your policy which will take effect from your renewal date as shown on your schedule.

Your existing policy wording (reference BCOAG14098) has been replaced by a brand new policy wording (reference BCOAG14323) , with an updated policy Schedule, Statement of Fact and Summary of Cover. Some of the sections are optional and you may have chosen not to insure them.

Please ensure you read the changes carefully (together with your new policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents. The attached document summarises those changes under the individual policy sections. Some section titles have been renamed and these are shown along side the original section title.

You should contact BHIB if you have any questions or require clarification of anything you do not understand.