

**Advice for ETII policyholders in response to the increased security alerts at UK Airports effective from 10<sup>th</sup> August 2006.**

Increased security measures have been introduced at all UK airports from today in response to the potential threat of safety to air passengers.

These measures are likely to result in delays and cancellations to flights both from and to the UK.

Information we have so far received from airlines suggests that passengers who are booked on flights which are subsequently cancelled will be entitled to a refund or may transfer their flight to a later date without charge.

All enquiries from passengers regarding their actual flight should be made to the appropriate airline.

Passengers who choose to cancel their flight and receive a refund from the airline may request a refund of their insurance premium.

In respect of passengers who have purchased a single trip premium, we shall be prepared to refund their policy in full.

In respect of the cover provided generally by policies underwritten by ETII, there are three main sections of the policy to consider.

1. Departure delay. The cover provided generally by policies underwritten by ETII in respect of departure delay does not extend to include delays occurring as a consequence of this increased security.
2. Cancellation. No cover is provided for cancellation arising from this eventuality.
3. Missed departure. Passengers may be delayed in arriving at the airport due to traffic congestion resulting in a missed flight. Such contingency is again not covered by our policy.

The situation will continue to be monitored and any relevant updates will be provided as appropriate.

ETII  
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