

December 2020

Dear Member

**IMPORTANT DOCUMENT: TERMS & CONDITIONS
WHEN LIVING OUTSIDE THE UK AND ISLE OF MAN**

We've written new wording for the Terms and Conditions of your income protection plan if you live or decide to live outside of the UK or Isle of Man from 1 January 2021 stressing the need to let us know in advance. This is because what each EU country allows is different and may be subject to change.

What is happening?

The United Kingdom's exit from the European Union is completed on 1 January 2021 when the transitional period ends.

If I live in the UK or Isle of Man how am I affected?

Unless you plan to move to live in another country, outside the UK or Isle of Man, you do not need to take any action.

If you do move abroad, we may not be legally able to continue with your plan. This depends on the approach taken by each country. The new terms and conditions for residency are set out below and apply from 1 January 2021.

What if I do go to live in an EU country?

This will vary by country. In some cases, Holloway Friendly may not be legally able to collect premiums or pay any claim you may make. We are contacting all Members individually if we know they are living in an EU country.

What if I travel overseas?

If you become ill or have an accident while abroad but live in the UK or Isle of Man we'll be able to pay valid claims as before.

What should I do now?

You do not need to do anything unless you are living in an EU country or are planning to move to one. If this is the case please let us know and you may want to speak with your adviser if you have one.

Please keep this letter and the new terms and conditions with your other income protection plan documents. These Terms and Conditions will take effect from 1 January 2021 and replace all previous terms and conditions relating to living outside the United Kingdom and Isle of Man.

If you have any questions please get in touch with us on 0800 0931 535, by email Members@holloway.co.uk or write to us at Holloway Friendly, Holloway House, 71 Eastgate Street, Gloucester GL1 1PW.

Yours sincerely



Stuart Tragheim

Chief Executive

TERMS & CONDITIONS - Living Outside the UK or Isle of Man

If you move abroad from the UK or Isle of Man we may not be able to continue with your cover.

You must contact us if you are thinking about moving to another country. Different countries have different approaches.

We'll consider whether we're able to continue insuring you on a case by case basis. Factors we'll consider include whether the UK is able to carry out financial transactions (like collecting premiums and paying claims), as well as availability and reliability of medical records, in English, from the country you are moving to.

If you become resident in the EU from January 2021, we may be unable to collect premiums or pay claims following Britain leaving the EU, depending on the approach taken by each EU country.