

**INSURANCE: ACCESS TO TRAVEL INSURANCE (CONFIRMATION,  
REMAKING AND AMENDMENTS) INSTRUMENT 2020**

**Powers exercised**

- A. The Financial Conduct Authority (“the FCA”) makes this instrument in the exercise of the powers and related provisions in or under:
- (1) the following sections of the Financial Services and Markets Act 2000 (“the Act”):
    - (a) section 137A (The FCA’s general rules);
    - (b) section 137T (General supplementary powers);
    - (c) section 139A (Power of the FCA to give guidance); and
  - (2) the other powers and related provisions listed in Schedule 4 (Powers exercised) to the General Provisions of the Handbook.
- B. The rule-making powers listed above are specified for the purpose of section 138G (Rule-making instruments) of the Act.

**Commencement**

- C.
- (1) The Annex to this instrument comes into force on 1 June 2020 immediately after Annex A of the Insurance: Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3) comes into force.
  - (2) The rest of this instrument has the same commencement dates as the Insurance: Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3).

**Confirmation and remaking**

- D. The Financial Conduct Authority notes that after making the Insurance: Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3) on 30 January 2020 it was found that, due to a system error, some responses to the consultation ‘Signposting to travel insurance for consumers with medical conditions’ (CP19/23) were not taken into account. These responses have now been taken into account.
- E. Having taken those further responses into account, the Financial Conduct Authority therefore confirms and remakes the Insurance: Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3).

**Amendments to the Handbook**

- F. The Glossary of definitions is amended in accordance with the Annex to this instrument.

**Citation**

- G. This instrument may be cited as the Insurance: Access to Travel Insurance (Confirmation, Remaking and Amendments) Instrument 2020.

By order of the Board  
26 March 2020

2020/10

**Annex****Amendments to the Glossary of definitions**

In this Annex underlining indicates new text.

<i>medical condition exclusion</i>	an exclusion in respect of one or more medical conditions, <u>unless the firm is satisfied, on reasonable grounds, that the exclusion is not relevant to any person covered under the policy.</u>
<i>medical condition premium</i>	the total amount of premium relating to the risk associated with one or more specific medical conditions <u>and attributable to any person covered under the policy.</u>