

**COVID-19: DEFERRAL OF COMMENCEMENT (ACCESS TO INSURANCE)  
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 138L (Consultation: general exception); and
    - (d) section 139A (Power of the FCA to give guidance).
  - (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. This instrument comes into force on 27 July 2020.

**Amendments to instrument commencement dates**

- D. The Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3) is amended in accordance with the Annex to this instrument.

**Notes**

- E. In this instrument, the note shown as “*Editor’s note*” is intended for the convenience of the reader but does not form part of the legislative text.

**Citation**

- F. This instrument may be cited as the COVID-19: Deferral of Commencement (Access to Insurance) Instrument 2020.

By order of the Board  
23 July 2020

## Annex

### Instrument coversheet

The coversheet of the Handbook instrument: “Insurance: Conduct of Business Sourcebook (Access to Travel Insurance) Instrument 2020 (FCA 2020/3)” is amended as shown below. Underlining indicates new text and striking through indicates deleted text.

Any other references within instrument FCA 2020/3 to the commencement date amended below, are also amended in accordance with this instrument.

### Commencement

C. This instrument comes into force on:

- (1) 1 June 2020 for Annex A and Part 1 of Annex B; and
- (2) ~~a date to be determined~~, 26 April 2021 for the remainder of the instrument.

[*Editor’s note:* The amendments made to FCA 2020/3 will read across to the Insurance: Access to Travel Insurance (Confirmation, Remaking and Amendments) Instrument 2020 (FCA 2020/10).]