

Frequently asked questions

Will I be automatically enrolled on a Lighthouse policy if my AXA Health policy has ended?

There is no connection between the outgoing AXA Health policy and the new policy. If you require travel insurance after your AXA Health policy comes to an end, please contact Towergate Health & Protection who will discuss the options available to you.

How do I take out this new policy?

You can obtain a quote and buy a policy online by visiting:

<https://narpo.lighthousetravelinsurance.co.uk/quote/>

or by calling Towergate Health & Protection on 0800 389 7724.

What if I want to remain with AXA for another year?

The insurer wrote to you at your last renewal or when you purchased your current policy, to advise that the policy was coming to an end. If you require travel insurance, please contact us to obtain a quote and purchase a policy.

Do I have to declare medical conditions to take out the policy?

Yes, the Lighthouse policy premium is based on each customer's medical history, with underwriting terms designed specifically for older customers to ensure as many members as possible are able to obtain cover. It is important to provide all the medical information requested and answer all medical questions fully.

Are there special terms available to NARPO members?

Yes, for NARPO members all policy benefits and premiums have been specially negotiated and apply to both annual multi-trip policy or a single trip policy.

What if I live outside the United Kingdom?

The policy is available if you live in the United Kingdom, Channel Islands or the Isle of Man.

I'm over 85 years of age, can I still have a policy?

Whilst the maximum age limit for an annual multi-trip policy is 85 at the start or renewal of the policy. Higher age limits are available for single trip policies.

What is 'single trip' cover?

This covers you for a one-off trip for a set period of time.

What is 'annual multi trip' cover?

This covers you for as many trips as you take within a whole year. This is typically more cost-effective than the single trip option if you're taking more than two holidays within that period.

Towergate Health & Protection is a trading name of Health and Protection Solutions Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). This can be checked on the FCA's website or by calling them on 0800 111 6768 (freephone). Not all products and services offered are regulated by the FCA. Registered in England and Wales number 4907859.

Registered office: West Park House, 23 Cumberland Place, Southampton, SO15 2BB.