

COVID-19 CORONAVIRUS

Am I insured if I travel against the advice of the British Foreign Commonwealth Office (FCO)?

- The Travel Insurance will continue to provide cover if you decide to travel against the advice of the British FCO. However, the cover will exclude any claims arising out of or in connection with the reasons for which the FCO are advising against travel.

Will my policy cover medical treatment for the Coronavirus, and will repatriation be covered?

- If you are diagnosed with the Coronavirus or require medical treatment, then yes cover will be in place for receipted emergency and necessary medical and associated treatment. Clients should be aware that travel insurance policies are not private medical health insurance policies meaning that there is generally no cover for any medical expenses incurred in private medical unless specifically agreed by the Insurer's Medical Emergency Assistance Company.

Please contact The Medical Emergency Assistance Company if you require medical treatment.

- Our policy will provide cover for emergency repatriation (bringing you home) that is deemed medically necessary. The Medical Emergency Assistance Company will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. They will also liaise with you and put in place suitable repatriation plans to get you home as soon as it is medically safe to do so in order to achieve your optimal recovery. The Medical Emergency Assistance team are unable to make arrangements to repatriate you where it would be against local authority advice, where travel is restricted or where you would pose a risk to other passengers.

Am I covered for Cancellation?

- If you are diagnosed with Coronavirus prior to your departure and after the date you purchased your insurance (or booked your trip AMT) and cannot travel, Cancellation cover will apply so long as your GP confirms the diagnosis and the fact that you are unable to travel on medical grounds.

Am I covered for Cancellation if the Airline or Tour Company cancels my trip?

- No, if your Airline or Tour Company cancels or curtails your trip it will be the responsibility of the service provider and not your travel insurance to offer you an alternative or a full refund.
- This type of event is usually not covered across the travel insurance industry for cancellation. This is because most policies have specific reasons for cancellation and the "fear of an epidemic, pandemic, infection or allergic reaction" is not one of those reasons.
- We would advise travelers who have booked Package holidays to a destination affected by the viral outbreak and looking to cancel their trip or amend their travel plans to contact their travel agent or tour operator in the first instance.
- If you are not able to amend your trip and have a medical justification for having to cancel, the appointed claims handlers would be happy to review your situation on a case-by-case basis.

If I am quarantined due to the Coronavirus, what cover is in place?

- If you are admitted to hospital your policy will provide assistance with returning home when you have been discharged – subject to local advice and the advice of the UK Government

If I am stuck abroad due to the Coronavirus and cannot come home on my planned return date, will my travel insurance be extended to cover me until I can get home?

- Cover may be extended for up to 31 days free of charge on a day by day basis as a result of the following reasons:
 - If you are hospitalised, require medical treatment and are unable to fly.
 - If your transport is disrupted or delayed.
 - If you cannot return home for any reason beyond your control.

Please contact the Medical Emergency Assistance company if you are admitted to hospital.

- If you are confined to your trip accommodation Insurers may contribute towards the cost of additional accommodation, if your return is later than planned due to a diagnosed medical reason.

What happens if I arrive at my holiday destination and they refuse entry due to the virus?

- If you travel to an area and the FCO advice changes after leaving home, you should contact your travel agent or tour operator for information on availability of flights or refunds in the first instance.
- If you are refused entry at passport/border control, you should contact your airline or transport provider to arrange changing your return ticket to allow you to come home early.

Will I be covered if I want to cut my trip short due to the Coronavirus?

- This type of event is usually not covered across the travel insurance industry for cutting short a trip. This is because most policies have specific reasons for cutting short your trip and the “fear of an epidemic, pandemic, infection or allergic reaction” is not one of those reasons.
- We would advise travelers who have booked package holidays to a destination affected by the viral outbreak and looking to cut their trip short they should contact their travel agent or tour operator for information on availability of flights in the first instance.
- If you are travelling independently from a tour operator or travel agent, you should make your own arrangements to leave by either altering return tickets where possible or booking onto an alternative commercial flight or mode of transport. Claims for independent traveler’s additional expenses in returning home earlier than planned, where medically justified, will be assessed on a case- by-case basis.

If I have a stop-over in an area which the FCO advises against travel to, am I still covered?

- We would suggest that if you have not started that part of your journey you contact your airline to change your travel plans to move on to the next part of your itinerary.

- If you arrive at your stop-over airport and entry is denied due to the virus you should contact your airline to change your travel plans to move on to the next part of your itinerary.

What can I do with my policy if I am no longer travelling and have received a refund for my holiday?

- In the event that you are unable to move the trip to an alternative destination and are offered a refund from your travel agent or tour operator, we are happy to offer a full refund of premium if you are within the 21 day cooling off period and on the understanding that no claim is to be made against the policy. If you are outside the 21-day cooling off period and have a Single Trip policy, we will provide a refund of 50% if your policy was purchased within 6 months of the date of your request. There will be no refund of premium outside the 21-day cooling off period in respect of Annual Multi-trip policies.

Can my policy be changed to suit a 'new/different' holiday or trip?

- If you are offered an alternative destination and or dates from your travel agent, we are pleased to advise that we will amend your insurance policy to fit the new trip without any administration charges provided the new trip departure dates are less than 2 years from the date the policy was originally purchased. There may however, be an additional premium to pay if the duration is longer or you are travelling to a higher rated area or if the new trip departure date is more than 2 years from the date the policy was originally purchased.

Where can I get more information about travel and the Coronavirus?

<https://www.gov.uk/foreign-travel-advice>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>

<https://travelhealthpro.org.uk/news/499/novel-coronavirus-covid-19-general-advice-for-travellers>

<https://www.legislation.gov.uk/ukdsi/2018/9780111168479/contents>

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