

COVID-19 CORONAVIRUS

With effect from midnight 14th July 2020 all new Travel Insurance policies purchased will be subject to new terms in relation to COVID-19 Coronavirus and FCO advice. The following FAQ's provide details of the changes:

Travel Insurance - FAQ's July 2020 onwards

1. Am I covered if I decide to travel against FCO advice?

There is no cover if you travel anywhere that is contrary to FCO advice.

2. Does my policy cover me if I am diagnosed with Coronavirus whilst travelling overseas?

Yes, all necessary medical emergency and associated expenses will be covered.

3. Am I covered if the FCO advice changes before I travel?

If you purchased your Single Trip travel insurance prior to the change of FCO advice and you have not yet departed, then your policy will no longer provide any cover whatsoever. You may either defer the period of cover under your policy or apply for a full refund of premium.

4. Am I covered in the FCO advice changes after I travel?

If you purchased your Single Trip policy prior to the change of FCO advice and have already departed, then full policy cover will continue to apply provided that you follow all UK, local Government or equivalent advice.

5. One member of my family travelling with me is diagnosed with Coronavirus and is subject to compulsory quarantine by the treating doctor – are we all covered for any additional accommodation and travel costs incurred?

Yes, provided you are all insured with us and are all subject to quarantine. You must be able to provide medical evidence from the treating doctor or local authority to confirm the quarantine order.

6. Am I covered for cancellation if I am diagnosed with Coronavirus before I travel?

If you are diagnosed with Coronavirus and cannot travel, cancellation cover would apply so long as your GP confirms the diagnosis and the fact that you are not able to travel.

7. Am I covered if denied boarding by my airline due to temperature check?

The policy provides cover for cancellation so long as you are formally diagnosed with an illness that on medical grounds prevents travel and is supported by a medical certificate from your GP.

8. Are the cost of my Visas covered if I have to cancel due being diagnosed with Coronavirus and therefore unable to travel?

In the event of a valid cancellation claim, the cancellation section will reimburse irrecoverable costs incurred including Visas which only cover the period of your cancelled trip.

9. Am I covered for cancellation should the UK be locked down again?

No, in the event that the UK is ordered to 'Lockdown' again there would be no cover under the insurance in respect of Cancellation claims.

10. Am I covered if the country I am travelling in goes into lockdown?

No, there would be no cover for any costs (accommodation / travel) incurred in the event of the country you are travelling in being locked down

11. What if I am travelling overseas and am instructed to quarantine or self-isolate?

You would be covered for any additional accommodation or travel expenses provided you can produce medical evidence that you have either been diagnosed with Coronavirus or directly exposed to Coronavirus.

12. What if I arrive at my destination, and am refused entry due to a high temperature and am forced into isolation for 14 days?

There is quarantine cover under the Medical Expenses section of the policy for any necessary medical expenses as well as any additional travel or accommodation costs.

13. I am travelling with family – one member contracts (or is suspected of contracting) Coronavirus. Whole family has to self-isolate for 14 days – will additional accommodation / flight costs to return home be covered.

There is quarantine cover for all insured persons under the Medical section, which includes cover for additional accommodation and flights.

14. A close relative has contracted Coronavirus, so I am unable to travel. Am I covered for cancellation or curtailment?

The policy will provide cover in the event a Close Relative is diagnosed as having Coronavirus and is seriously ill, which on medical grounds will require your presence. This will need to be certified by their GP.

15. I arrive at my holiday destination but am instructed by the local authorities to self-isolate in my hotel, but I have pre-booked and paid for excursions, what am I covered for?

Your insurance will cover the cost of any additional accommodation incurred whilst you are subject to quarantine based on your individual symptoms or suspected exposure to COVID-19 but will not refund any pre-booked accommodation costs if these have been used. With regard to any unused pre-booked and paid for excursions, provided that these are non-refundable, your insurance will reimburse these costs – less the standard policy excess and subject to you being able to provide documentary evidence to support the instruction to quarantine from either the Government, public authority of the country you are in or the treating doctor.