



CORONAVIRUS/COVID-19 - UPDATE 29/09/2020

Following the lifting of the blanket ban on all international travel, the Foreign, Commonwealth and Development Office (FCDO) is operating an 'Exemption List' permitting travel to countries that no longer pose an unacceptably high risk based on the latest assessment of COVID-19.

You should check the latest FCDO advice before you travel to ensure that your destination appears on the [Exempt countries and territories list](#) allowing you to travel despite the FCDO advice against 'all but essential' international travel. You need to be aware that the FCDO advice may change as the risk levels change.

Please note that our policies do not provide cover for:

- cancellation caused by a change in FCDO advice
- travel to a destination where the government is advising against all or all but essential travel unless on the [Exempt countries and territories list](#)'

[If you require for cover to travel against FCDO advice, Click here to arrange specialist cover](#)

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

Yes. If you catch Coronavirus or require medical treatment whilst away, then cover will be in place for emergency and necessary treatment, so long as you have not travelled against FCDO advice.

Remember the policy is not a private medical insurance meaning that there will be no cover for any medical expenses incurred in a private medical facility.

Where medically necessary, our policies will provide cover for repatriation. Our Assistance Team will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. Our Assistance Team also liaise with you and advise on, 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. Our team are unable to make arrangements to repatriate you where it is against local advice, where travel is restricted or where you would pose a risk to other passengers.

Am I covered for cancellation due to Coronavirus/COVID-19?

If you have purchased your policy on or after 29th September 2020 you will have cover for cancellation if you, or anyone insured on the policy are unable to travel because you have contracted Coronavirus/COVID-19 before your departure date.

There is no cover for cancellation if Coronavirus/COVID-19 or another pandemic causes a change to FCDO travel advice to advise against all or all but essential travel.

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?

Yes, If you are unable to travel home because you are required to self-isolate due to Coronavirus symptoms or coming into contact with someone with coronavirus your policy will automatically extend until you are able to travel home. You should contact the Emergency Assistance Team to notify them immediately.

If your return travel has been amended by your travel provider due the Coronavirus pandemic your policy will be automatically extended until you are able to return home. You must take the first available transport home. If you choose not to take the first available flight home there will be no extension to cover.

If you contract Coronavirus whilst stuck abroad and require medical treatment you will be covered under the Emergency Medical and Repatriation section of the policy. You should contact the Emergency Assistance Team immediately.

Can I extend my policy if I don't want to return back to the UK?

Unfortunately, if your policy is due to expire and you are choosing to remain overseas, then we are unable to extend cover for you. To arrange cover under a new policy contact us on 020 7938 1734.

[Click here for information on policies issued between 16th March 2020 and 28th September 2020](#)