

CORONAVIRUS – UPDATE 16/03/2020

- There is **no cover** for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- There is **no cover** for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above, except for Section B - Emergency Medical Expenses (including Hospital Benefit). This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

Am I insured if I travel against the advice if the FCO?

- No, none of our policies provide cover in the event the FCO advise against travel.

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

- If you catch Coronavirus or require medical treatment, then yes cover will be in place for emergency and necessary treatment.
- 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.
- **Please contact our Assistance Team if you require medical treatment or require repatriation.**
- Our policies will provide cover for repatriation (bringing you home) that is medically necessary. Our Assistance Team will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. We 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 the Coronavirus?

- We can confirm that we **will not** provide cover in the event of cancellation of your trip due to the FCO advising against cover to your destination.
- Please contact your Tour Operator or booking agent in order to obtain a refund.
- 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 on the understanding that no claim is to be made against the policy. **This does not apply to Annual policies.**
- If you are not able to amend your trip and have a medical justification for having to cancel, we would be happy to discuss your situation on a case-by-case basis. Please contact the claims company

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 return home on your planned date for a reason beyond your control, the policy will automatically extend to continue cover until you are able to return home.
- The policy will not provide cover for additional accommodation and travel costs unless they are medically necessary.

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

Please contact our Assistance Team if you are admitted to hospital.

- If you are confined to your trip accommodation and are unable to return home on your planned date your travel insurance will automatically extend cover, until you are able to return home.
- The policy will not provide cover for additional accommodation and travel costs unless they are medically necessary. Policies purchased before 16/03/2020 may provide some cover for additional travel and accommodation under Section L – Catastrophe subject to the terms and conditions in your Policy Wording.

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

- If you travel to an area which the FCO advise against travel to, there would be no cover under the travel insurance policies as this would be considered as a known event.
- 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?

- No, the policy will not provide cover in this instance.
- We would advise travellers who have booked package holidays to a destination affected by the viral outbreak and looking to cut your 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 traveller's additional expenses in returning home earlier than planned, where medically justified, will be assessed on a case-by-case basis.
- The policy would not provide cover in the event that they are cutting short a trip due to the "fear of an epidemic, pandemic, infection or allergic reaction"

Am I covered for travel disruption caused by the Coronavirus?

- If you are unable to return home on your planned date the policy will automatically extend, however the policy will not provide cover for additional accommodation costs unless they are medically necessary. Policies purchased before 16/03/2020 may provide some cover for additional travel and accommodation under Section L – Catastrophe subject to the terms and conditions in your Policy Wording.

If I go out on an excursion for the day and then am not allowed back to my travel accommodation (or cruise ship) due to quarantine, what cover do I have?

- You should follow any instructions issued by the local authorities as it is more than likely that you will have to enter some form of quarantine.
- Traveller's should contact their travel agent or tour operator for assistance in the first instance.
- The policy will provide cover, if you require additional accommodation and travel costs where it is deemed medically necessary please contact the emergency assistance team in this instance.

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.

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 shift your insurance policy to fit the new trip without any administration charges, providing the new trip is for the same duration and to the same location or geographical area. If the duration or geographical area is different please be aware there may be an additional premium in this instance.