

Important information about our cover for COVID-19

For full details of what is covered and what is not covered please refer to the Policy Wording. Please ensure you read your policy wording and certificate of insurance to ensure that the cover we are able to offer meets your requirements.

Explorer Travel Insurance provides cover under the following sections in relation to COVID-19:

BEFORE YOU TRAVEL

Trip Cancellation

- If you become ill with COVID-19 and are no longer able to travel.
- If a family member who is not travelling with you contracts COVID-19 and is in a life threatening condition or requires hospitalisation.
- If you have to quarantine due to being exposed to COVID-19, provided the quarantine is specific to you.

An Explorer policy will not cover you for Trip Cancellation due to a change in travel advice by the Foreign, Commonwealth & Development Office.

WHEN YOU ARE TRAVELLING

Trip Interruption

- If you become ill with COVID-19 and cannot continue with your trip.
- If a family member who is not travelling with you contracts COVID-19 and is in a life threatening condition or requires hospitalisation.
- If you have to quarantine due to being exposed to COVID-19, provided the quarantine is specific to you.

Travel Delay

- If you have to quarantine due to being exposed to COVID-19, provided the quarantine is specific to you.
- If you are denied boarding based on a suspicion that you have COVID-19.

Emergency Medical

- If you become ill with COVID-19 and need emergency medical treatment before you return home.

Emergency Transportation

- If you require emergency transport to the nearest appropriate medical facility following a diagnosis of COVID-19 on your trip.
- If you require Medical Repatriation to your home following a diagnosis of COVID-19 on your trip.

Sports Cover

- If you or a travelling companion or a family member who is participating in the activity receive a diagnosis of COVID-19 which is disabling enough to make a reasonable person not participate in the activity.

Cruise Cover

- If a doctor on board your cruise ship has advised you not to go on a Shore Excursion due to a diagnosis of COVID-19.

An Explorer policy will not cover you for Trip Interruption, Emergency Medical Cover Abroad or Emergency Transportation Cancellation if you choose to travel against advice by the Foreign, Commonwealth & Development Office.