



CANCELLATION AND MEDICAL COVER FOR COVID-19

OUR TRAVEL INSURANCE POLICIES INCLUDE THAT ALL IMPORTANT COVER FOR COVID-19.

We have outlined below the most common scenarios illustrating how your policy covers you during a pandemic.

This document is intended as a guide and does not form part of your policy. Please ensure you read the full policy wording, your schedule which is your evidence of cover, and any endorsements to ensure that the cover being offered meets your requirements.

Before you travel please check the Foreign, Commonwealth and Development Office (FCDO) website to get the most up to date information <https://www.gov.uk/foreign-travel-advice> on travel guidance.

WHAT IS COVERED

BEFORE YOUR TRIP



You fall ill with COVID-19 before you are due to travel.

Provided you have had a positive test result within 14 days of the start of the trip, or if you are hospitalised due to Covid-19 within 28 days of the start of the trip you would be covered for **cancellation***. The test must have been conducted by an approved provider on the Department of Health and Social Care list of providers for Test To Release for international travel or who meet the DHSC minimum COVID-19 requirements and standards. The test must be an approved PCR or Lateral Flow Test with a CE mark.

***There is no cover for cancellation or curtailment claims on our Standard cover level.**



Your travelling companion falls ill from COVID-19.

Provided they have had a positive test result within 14 days of the start of the trip, or they are hospitalised due to Covid-19 within 28 days of the start of the trip you would be covered for **cancellation**.



You, or a travelling companion, are denied boarding by the transport operator as a result of a positive test or temperature reading.

You would be covered for **cancellation** of your holiday pre departure if you or a travelling companion were denied boarding at the point of departure due to this reason.

ON YOUR TRIP



You get COVID-19 whilst abroad and require medical treatment.

Medical expenses would be covered as standard within the terms and conditions of the policy. If you are travelling against medical advice you will not be covered.



I've checked in at my holiday accommodation, but they need to close as a result of COVID-19.

If you have checked in to your accommodation, and it then has to close, you will be covered for **curtailment** of your holiday. You should approach your tour operator or travel company to assist you in the first instance as they have a duty of responsibility to you, which should include finding suitable alternative accommodation.



Additional costs following the diagnosis of Coronavirus (COVID-19) while abroad.

Under the **medical expenses** section of the policy cover is provided for room only and travelling expenses for you and a close relative or friend who you might need to help you if the help is deemed medically necessary by our 24 hour emergency assistance team.



During your trip you fall ill with COVID-19 and you require a medical escort to help you home.

We will pay to return you to the UK with a medical escort if deemed necessary by the local doctor and with the approval of our 24 hour emergency assistance team.



You fall ill with COVID-19 while abroad and as a result need to extend your stay.

Your policy would automatically extend to cover this.



Hospital benefit in the event of you being admitted overnight due to COVID-19.

The policy has **hospital benefit** cover included as standard.



The FCDO travel advice changes whilst I am abroad.

You do not need to curtail your trip if the FCDO advice changes due to COVID-19. You can continue your holiday knowing that your policy will still be valid and offer you cover. If you do decide to come home you will not be covered for curtailment or cancellation costs.



You receive a positive coronavirus test before returning to the UK and unable to travel as per government guidelines.

Yes cover is provided under the **medical expenses** section for reasonable and necessary additional accommodation (room only) and travel expenses if you are unable to return to the UK as planned due to a failed COVID-19 test as per entry requirements to the UK. Please note if you are instructed to quarantine in government / official accommodation you must do so as we will not pay for alternative accommodation if you chose to stay elsewhere.

WHAT IS NOT COVERED

BEFORE YOUR TRIP

-  **The Foreign, Commonwealth & Development Office advise against travelling to your intended destination due to COVID-19.**

No cover is provided to countries where the Foreign, Commonwealth & Development Office or World Health Organisation has advised against travel, or all but essential travel.

-  **Any cancellation claims on our Standard level of cover.**

-  **You are contacted under the test and trace initiative and advised to self-isolate.**

You would only be covered if you have had a positive test result within 14 days of the start of the trip, or you are hospitalised due to Covid-19 within 28 days of the start of the trip.

-  **The government introduces compulsory quarantine for travellers coming back from your intended destination and you no longer want to travel.**

There is no cover under this policy for not wanting to travel. There is no cover for any costs (e.g. loss of earnings) due to having to quarantine on your return.

-  **You are shielding or your doctor has advised against travel because of COVID-19.**

People who are shielding in the pandemic are advised not to travel. We wouldn't expect people who are shielding to be booking to travel, as this is a known risk. You would not be covered if your doctor advises against travel after you have booked your trip. However, if the current pandemic disappears, shielding stops, and you book a future trip and subsequently receive a positive test or hospitalisation due to a future pandemic, cover would be provided as above.

-  **The area where I'm due to stay is placed into lockdown by local government meaning I can no longer go on my trip.**

There is no cover under this policy for this scenario. You should contact your tour operator or travel company who may be able to amend dates or provide a refund.

-  **Government lockdown restrictions are in place when you are scheduled to depart on your trip.**

If local or national travel restrictions are in place due to Covid-19, cover would only apply under the policy if you were travelling for legally permitted reasons. For further information please check National lockdown: Stay at Home - GOV.UK (www.gov.uk). If you are travelling against lockdown regulations your policy will not be valid and claims are unlikely to be covered.

ON YOUR TRIP

-  **I am refused entry into a country due to COVID-19.**

You would only be covered under the medical expenses section of cover if you're diagnosed with COVID-19 and this is the reason you can't enter. For any other costs, your tour operator or travel company should help you and you should contact them for help.

-  **The area where I'm staying is placed into lockdown by the local government and I can't return home.**

You should contact your tour operator or travel company for help.

-  **While you are on holiday there is a spike in local cases, and you wish to cut short your holiday.**

There is no cover in this instance.

-  **The area you are staying in is locked down on the instruction of local government or public health officials.**

There is no cover in this instance.

-  **Your traveling companion is diagnosed with Covid-19 and you have been advised to self-isolate for 14 days which means you will miss your return flight.**

There is no cover in this instance unless you return a positive Covid-19 test result.

-  **The cost of a COVID-19 test to permit the you to travel on your inbound journey back to the United Kingdom.**

The cost of the test is not covered under the policy, irrespective of the result.

-  **You are unable to board your inbound journey to the UK as you have been unable to demonstrate an acceptable negative result due to failure to take a test in time/a provider failing to provide the result in time/you losing paperwork demonstrating a negative result or you being unable to source a test due to lack of testing supply, availability or any other reason.**

There is no cover for additional travel or accommodation costs unless you return a positive COVID-19 test result.

SPECIAL CONDITIONS

PLEASE BE AWARE OF THE FOLLOWING CONDITIONS THAT RELATE TO THIS COVER:

- If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount paid will be limited to the cancellation charges that would have otherwise applied.
- You must give notice as soon as possible to us of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
- We will only consider claims relating to coronavirus that are supported with a positive certified antigen test in the UK prior to departure or an official government certified coronavirus antigen test from the country of destination prior to your return journey.
- If you are denied boarding as a result of coronavirus you must have documented proof of this from the airline.