

IMPORTANT INFORMATION ABOUT COVER FOR CORONAVIRUS – FOR HOLIDAYRISK POLICIES

This document is a summary of the cover we can provide specifically in relation to **Coronavirus**. It does not form part of your policy.

Your policy includes cover for any medical claim due to **Coronavirus** while travelling, provided that you have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.

In addition, your policy includes cover if you have to cut short your trip and return to the UK because you have tested positive for **Coronavirus** (provided this is necessary & unavoidable).

Your policy also includes cover for cancellation if you are unable to travel due to you either:

- a) testing positive for **Coronavirus** within fourteen (14) days of your trip departure date, or
- b) you being admitted to hospital due to testing positive for **Coronavirus** since you purchased your policy.

Your policy does not include cover for cancellation due to you being required to self-isolate.

We will not cover any cancellation or travel disruption claims due to the government or other regulatory authority placing a restriction on travel due to **Coronavirus** or any future pandemic.

You can travel to any destination listed on your policy certificate, subject to the restrictions laid out in the table below:

It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at: https://www.gov.uk/foreign-travel-advice		
Scenario	Covered?	Additional Information
You are travelling to a destination listed on your policy certificate for which the FCDO are NOT advising against all travel or advising against all but essential travel.	✓	Full cover is provided as per the terms and conditions of the policy.
You are travelling within 'Europe 1' or 'Europe 2' (see the 'Geographical Areas' in your policy wording). FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.	✓	There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks.
You are travelling within Australia and New Zealand, Worldwide excluding USA, Canada, Mexico & Caribbean Islands or Worldwide including USA, Canada, Mexico & Caribbean Islands (see the 'Geographical Areas' in your policy wording). FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.	X	There is no cover if you travel against FCDO advice.
FCDO have advised against all but essential travel for any other reason.	X	There is no cover if you travel against FCDO advice.
FCDO have advised against ALL travel.	X	There is no cover if you travel against FCDO advice.

Coronavirus means Covid-19 including any related and/or similar conditions howsoever called, or any mutation of these.

Full details of what is covered and what is not covered, including any conditions or limits of cover, can be found in the policy wording. Please ensure you read your policy wording and your policy certificate to ensure that the cover we are able to offer meets your requirements.

Before you travel		
Scenario	Covered?	Additional Information
You, or another insured person, fall ill with Coronavirus within 14 days of your planned departure, which means you are unable to travel and you are forced to cancel your trip.	✓	Subject to an official positive test result. No cover if symptoms or diagnosis occurred prior to you purchasing the policy.
You, or the person you have booked to travel with, need to self-isolate, because someone you have been in contact with has been diagnosed with Coronavirus, which means you are unable to travel & you wish to cancel your trip.	X	There is no cover under our policy, if you have to cancel your trip for this reason.
You are due to travel imminently, but the FCDO are currently advising against 'all but essential travel' to your booked destination country due to Coronavirus risks, which means you are unable to travel and you wish to cancel your trip.	X	There is no cover under our policy, if you have to cancel your trip for this reason. Your travel agent/tour operator would be responsible for reimbursing you or offering an alternative.
You are due to travel imminently to a European destination, but the FCDO are currently advising against 'all but essential travel' to your booked destination country due to Coronavirus risks. However, you wish to travel anyway.	✓	Provided your trip is to a destination in 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), the policy will not be invalidated if you travel against FCDO advice where that advice is solely due to Coronavirus risks.
You are due to travel imminently to a destination outside Europe, but the FCDO are currently advising against 'all but essential travel' to your booked destination country due to Coronavirus risks. However, you wish to travel anyway.	X	There is no cover if you travel against FCDO advice.
You are due to travel imminently, but the country to which you are travelling have since introduced a quarantine period upon your arrival. You no longer wish to travel and want to cancel your holiday.	X	There is no cover under our policy, for any claim due to quarantine requirements at your destination.
You are due to travel imminently, but the UK Government have introduced a quarantine period upon your return to the UK. You no longer wish to travel and want to cancel your holiday.	X	There is no cover under our policy, for any claim due to your disinclination to travel.
You are due to travel imminently, but hear that there are a number of cases of Coronavirus near where you are staying. You no longer wish to travel and want to cancel your holiday.	X	There is no cover under our policy, for any claim due to your disinclination to travel.
You booked your trip to attend a specific event (for example a wedding, sporting event, show) which has been cancelled. You no longer wish to travel and want to cancel your trip.	X	There is no cover under our policy, for any claim due to your disinclination to travel, including due to an event being cancelled.
You are due to travel imminently, and your hotel advises that certain facilities may now be restricted or closed during your stay due to Coronavirus restrictions. You no longer wish to travel and want to cancel your holiday.	X	There is no cover under our policy, for any claim due to your disinclination to travel, including lack of advertised facilities at your hotel or accommodation.
Your holiday has been cancelled due to Coronavirus but your provider is only offering you a voucher rather than a refund.	X	Your policy only covers irrecoverable losses. Please note that in most cases you will have a legal right to a refund and should take the matter further with your travel provider.
You have been made redundant and cannot afford to travel any more.	✓	Provided that there are no circumstances known to you at the point of purchase.
Your airline goes into administration due to the pandemic.	✓	Cover is provided as per the terms and conditions of the policy.
Your travel provider (other than an airline) goes into administration due to the pandemic.	✓	Cover is provided as per the terms and conditions of the policy.
You are due to travel to pre-booked accommodation as a group of households however local restrictions have limited the number of households that may stay in the same accommodation. You are unable to travel as planned and want to cancel your holiday.	X	There is no cover under our policy, if you have to cancel your trip for this reason.

During your trip		
Scenario	Covered?	Additional Information
You fall ill with Coronavirus abroad and need medical treatment abroad.	✓	There is no cover if you were eligible for, but chose not to receive, the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records. There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks. You must contact our Medical Emergency Assistance Company, or someone must do so on your behalf.
You fall ill with Coronavirus abroad and need to be repatriated to the UK.		
You fall ill with Coronavirus abroad and you need to extend your stay as a result of Coronavirus, incurring additional travel & accommodation costs.		
You fall ill with Coronavirus abroad and you need to extend the cover under your policy until your return home to the UK.		
You fall ill with Coronavirus abroad and it is necessary to cut short your trip and return to the UK.	✓	Subject to an official positive test result. There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks. You must contact our Medical Emergency Assistance Company, or someone must do so on your behalf.
You are on a cruise and you test positive for Coronavirus. You do not need medical treatment but you are confined to your cabin or an alternative place of isolation on board the ship.	X	There is no cover under our policy for any 'cabin confinement' claim due to Coronavirus. Your cruise operator would be responsible for offering you appropriate compensation.
You are on a cruise and the ship's crew confine you to your cabin or an alternative place of isolation on board the ship due to an outbreak of Coronavirus, despite you not testing positive for Coronavirus or requiring any medical treatment.	X	There is no cover under our policy for any 'cabin confinement' claim due to Coronavirus. Your cruise operator would be responsible for offering you appropriate compensation.
You are on a cruise and you test positive for Coronavirus. You do not need medical treatment but you are required by the ship's crew to disembark and move to a quarantine hotel which the cruise line have arranged.	X	There is no cover under our policy for these circumstances. Your cruise operator would be responsible for offering you appropriate compensation and for the costs of the quarantine hotel.
You are on a cruise and you test positive for Coronavirus. You are required by the ship's crew to disembark either to: a) receive medical treatment or b) move to a quarantine hotel which the cruise line have arranged. At the first opportunity following completion of the medical treatment and/or isolation period, you incur additional expenses to either: a) re-join your cruise at the next port of call, or b) where option (a) is not possible, return home to the UK.	✓	You are not covered for cruising unless this is indicated in your policy certificate and the appropriate additional premium has been paid. Subject to an official positive test result. There is no cover if you were eligible for, but chose not to receive, the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records. There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks. If you require any help with altering your return flight or public transport or extending your accommodation, you must contact our Medical Emergency Assistance Company.

During your trip (continued.....)		
Scenario	Scenario	Scenario
<p>You test positive for Coronavirus within fourteen (14) days of your booked trip return date, but do not require medical treatment abroad.</p> <p>As a result, you are unable to return home to the UK as planned, incurring additional travel & accommodation costs.</p>	✓	<p>Subject to an official positive test result.</p> <p>There is no cover if you were eligible for, but chose not to receive, the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.</p> <p>There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks.</p> <p>If you require any help with altering your return flight or public transport or extending your accommodation, you must contact the Medical Emergency Assistance Company.</p>
<p>You test positive for Coronavirus within fourteen (14) days of your booked trip return date, but do not require medical treatment abroad.</p> <p>As a result, you are unable to return home to the UK as planned and you need to extend the cover under your policy until your return home to the UK.</p>	✓	<p>Subject to an official positive test result.</p> <p>There is no cover if you were eligible for, but chose not to receive, the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.</p> <p>There is no cover if you have travelled against the advice of the FCDO unless you are travelling within 'Europe 1' or 'Europe 2' - (see the 'Geographical Areas' in your policy wording), and the FCDO advice is solely due to Coronavirus risks.</p> <p>You must contact our Medical Emergency Assistance Company.</p>
<p>You are denied boarding at the airport (or cruise terminal) due to suspected symptoms of Coronavirus, or due to an inconclusive or delayed PCR test.</p>	X	<p>There is no cover under our policy for these circumstances.</p>
<p>You are denied entry to your destination country due to suspected symptoms of Coronavirus, due to an inconclusive or delayed PCR test, or due to your failure to comply with that country's entry requirements.</p>	X	
<p>You show symptoms of Coronavirus whilst on your trip and must self-isolate in your accommodation. You would like to claim for any cancelled excursions.</p>	X	<p>There is no cover under our policy without an official test result confirming your positive Coronavirus diagnosis.</p>
<p>You are on a cruise and you test positive for Coronavirus. As a result you are unable to use your pre-booked excursions.</p>	X	<p>There is no cover under our policy for any unused excursions claim due to Coronavirus.</p>
<p>You are on a cruise and the ship's crew confine you to your cabin or an alternative place of isolation on board the ship due to an outbreak of Coronavirus, despite you not testing positive for Coronavirus or requiring any medical treatment.</p> <p>As a result you are unable to use your pre-booked excursions.</p>		
<p>You are on a cruise and you are required by the ship's crew to disembark either to:</p> <p>a) receive medical treatment, or</p> <p>b) move to a quarantine hotel which the cruise line have arranged.</p> <p>As a result you are unable to use your pre-booked excursions.</p>		
<p>You need to curtail your trip as a close relative has passed away from Coronavirus.</p>	X	<p>There is no cover under our policy, for any curtailment claim due to Coronavirus.</p>

During your trip (continued.....)		
Scenario	Scenario	Scenario
No travel restrictions exist at time of travel. During travel, the FCDO change their advice for your destination due to Coronavirus but you are not required to return to your country of residence. However, you will be required to quarantine on your return to the UK and so you wish to return early.	X	There is no cover under our policy for these circumstances.
No travel restrictions exist at time of travel. During travel, the FCDO change their advice for your destination due to Coronavirus but you are not required to return to your country of residence. You wish to continue your trip and return home as originally planned.	✓	The policy remains valid.