

CORONAVIRUS COVER

DEFINITIONS

Coronavirus – meaning Covid 19 and any related or similar coronavirus diseases howsoever called, or any mutation of these.

We're pleased to let you know that our travel policies provide you with standard cover for claims arising as a result of coronavirus.

Before your trip, we've included cover for your proportion of expenses directly related to your trip which you have paid or have contractually agreed to pay which you cannot get back or which cannot be transferred or used for another purpose due to:

- 1) You or a travelling companion falling ill with coronavirus and being too ill to travel;
- 2) You or a travelling companion dying due to coronavirus prior to travel;
- 3) Any close relative, close business associate or person you have arranged to stay with falling seriously ill and being hospitalised or dying due to coronavirus prior to travel resulting in you not being able to undertake your trip;

During your trip, we've included cover for:

- 1) Emergency medical treatment if you become ill with coronavirus and need to see a doctor or require medical intervention.
- 2) Reasonable additional transport and accommodation expenses for you (and one other person to accompany you where medically necessary) if you have to extend your trip beyond your original return date due to being too ill with coronavirus to travel.
- 3) Reasonable additional travel expenses for you if it is necessary and unavoidable for you to curtail your trip and return early to the UK due to the serious illness and hospitalisation or death of a close relative or close business associate due to coronavirus, provided you originally had a return pre-booked ticket.
- 4) Your proportion of unused expenses directly related to your trip which you have paid or have contractually agreed to pay which you cannot get back or which cannot be transferred or used for another purpose if you have to curtail your trip and return early to the UK due to the serious illness and hospitalisation or death of a close relative or close business associate due to coronavirus.

All claims relating to coronavirus must be supported with evidence from a medical professional to be considered.

Please note that no cover is provided:

- 1) If you travel against Foreign, Commonwealth and Development Office advice or advice from any Regulatory Authority.
- 2) Due to Foreign, Commonwealth and Development Office; government; or local authority advice or prohibitive regulations relating to an infectious disease including coronavirus.
- 3) Due to you not wanting to travel or wanting to curtail travel due to the fear of any pandemic or epidemic including any coronavirus.
- 4) Any claim for additional travel expenses incurred if it is not medically necessary to extend the trip or if the extension is due to any authority simply requiring you to isolate or quarantine due to an infectious disease including coronavirus.
- 5) Any claims for cancellation or curtailment as a result of an epidemic or pandemic including coronavirus unless the claim is due to the serious illness or death of you or a travelling companion; or the serious illness and hospitalisation of someone you are staying with, a close relative or a close business associate.
- 6) Any claim due to You choosing or being recommended to quarantine or isolate as a result of exposure to an infectious disease including coronavirus.