

# Coronavirus FAQs

## Updated on 16 June 2020

Our policies will cover emergency medical expenses if you get infected by Coronavirus (COVID-19) whilst abroad. **No cover** will apply under any other section of the policy for claims related to Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2 - including cancellation of your trip.

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

- None of the policies we offer will provide cover if you decide to travel against the advice of the Foreign & Commonwealth Office (FCO). This would be for 'All Travel' and 'All but Essential Travel' unless customers have contacted us in advance with their reasons for travel and cover has been agreed in writing. You can read the [FCO's latest advice here](#).

### Am I covered for cancellation due to the Coronavirus?

- This type of event is usually not covered across the travel insurance industry for cancellation. That's because most policies outline permissible reasons for cancelling a holiday, and the "fear of an epidemic, pandemic, infection or allergic reaction" or a change in Foreign & Commonwealth Office (FCO) travel advice is not one of those reasons.
- There is **no cover** under any of our available policies 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.
- If you have booked a package holiday to a destination affected by the viral outbreak and you want to cancel or change your plans, we advise you to contact your travel agent or tour operator in the first instance. Consumer advice for travellers is available from [ABTA](#).
- 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. Here's the information you need to make a [claim](#).

### What can I do if my travel company have cancelled my trip due to Coronavirus?

- If your travel company has cancelled your trip because of the Coronavirus, then it will often be their responsibility to offer you a different holiday. Alternatively they may be able to offer you a refund or compensation. If you've paid for your trip with a credit card, including flights, [section 75 of the Consumer Credit Act of 1974](#) gives you legal protection if things go wrong. If this is the case, it's best for you to contact your credit card company directly to make a claim.

### **Can my policy be changed to suit a 'new/different' holiday or trip?**

For policies purchased before 15th June, 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, providing the new trip:

- Begins within 18 months of the date of the original trip.
- Begins on or after 1st July 2020.

An additional premium may be due for changes to trip duration or destination as well as holidays that are due to start more than 12 months after the original policy sale. We will contact you if this is the case.

Please [contact us](#) to arrange this.

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

- If you catch Coronavirus or require medical treatment whilst travelling, then yes cover will be in place for emergency and necessary treatment. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- Customers should be aware that our policies are travel insurance policies and not private medical insurance. That means there is no cover for any medical expenses incurred in private medical facilities if your insurer has confirmed that medically capable public facilities are available.
- Our policies will provide cover for repatriation (bringing you home) when it is medically necessary. The Assistance Team will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. They will also liaise with you, 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. The assistance team acting on behalf of your insurer 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.

### **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?**

- Following the advice given by the FCO on 23rd March 2020 that all British travellers are to return to the UK, every effort must be made to return home. If for reasons beyond your control you are unable to return, the policy will extend until you can.
- It is expected that during this time, you make every effort to attempt to return home at the earliest opportunity. Failure to do so may invalidate your policy.

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

- If you are admitted to hospital your policy will usually provide assistance with returning home when you have been discharged. Please contact the Assistance Team on +44 (0) 203 829 6745 if you are admitted to hospital.

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

- If you travel to an area that the FCO advise against travelling to, there would be no cover under the travel insurance policy 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?**

- This type of event is usually not covered across the travel insurance industry for cutting a trip short. This is because most policies outline specific allowable reasons for curtailing your trip, and the "fear of an epidemic, pandemic, infection or allergic reaction" or change in Foreign & Commonwealth Office (FCO) travel advice is not one of those reasons.
- There is **no cover** under any of our available policies for 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.
- If you have booked a package holiday to a destination affected by the viral outbreak and want to cut your trip short, contact your travel agent or tour operator for information on availability of flights in the first instance. Advice for travellers is available from [ABTA](#).
- 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.

### **What can I do with my policy if I am no longer travelling and have received a refund for my holiday?**

- In the event that you are unable to move the trip to alternative dates, and are offered a refund from your travel agent or tour operator, we are happy to offer a full refund of your premium within 14 days of purchase on the understanding that no claim is to be made against the policy.
- If you wish to cancel outside of 14 days of purchase a partial refund may be offered in line with the cancellation terms in your policy wording:

## SINGLE TRIP POLICIES

For policies purchased before 15th June and with a travel start date after 16th March, you will be entitled to a full refund of your policy premium - as long as your trip has been cancelled and you haven't used your policy to start a new claim. Customers who purchased their policy on or after 15th June are entitled to a 50% refund.

## ANNUAL MULTI TRIP POLICIES

We will refund 1/12th of the total premium for each full month remaining on your policy - as long as you haven't used your policy to start a new claim.

Please [contact us](#) to arrange this

### **I have been told to self-isolate/self-quarantine by my doctor, am I covered to cancel my holiday?**

- Your policy won't cover you having to cancel your holiday if you've been told to self-isolate as a precaution. In this case you should contact your airline, tour operator, accommodation provider and other carriers to ask about refunds or changing your travel date.