



IMPORTANT INFORMATION ABOUT COVER FOR COVID-19 FOR POLICIES PURCHASED FROM 14TH JULY 2020.

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.

Cover is provided for claims arising from COVID-19 under certain sections of your policy, for Medical Expenses and Cancellation. We understand that you will want to know what cover you have in certain circumstances. We have therefore prepared a guide of frequently asked questions which we hope will answer your queries.

If the answer to your query is not included below please contact us on 0345 812 0047, and we will be able to help you.

Please note items identified as 'covered' are subject to your policy terms and conditions and benefit limits set out in your policy. It is not a guarantee that your claim will be paid.

There is no cover under your policy for losses insured or guaranteed by any other existing protection, specifically The Package Travel and Linked Travel Arrangement Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under the Consumer Credit Act, or any other specific legislation for transport or travel providers.

Cover for cancellation and curtailment is only for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source.

		Covered	Not covered	Additional Information
Before You Depart		<i>Covered items are subject to policy terms and limits</i>		
1	You test positive for COVID-19 in the two weeks prior to travel and you have to cancel your holiday.	✓		There would be cover but you would need to provide written evidence of a positive test.
2	You test positive for COVID-19 and have to cancel your holiday. You have paid for the holiday accommodation for your travelling companions.	✓		You will be covered for your individual proportionate share of the holiday cost not the proportion for your travelling companions unless they are named on the policy Schedule.
3	A relative, friend or business partner who is not an insured person under your policy tests positive for COVID-19 and you want to cancel your holiday.		X	There will be no cover. Cover for COVID-19 is limited to individuals named on the policy Schedule.
4	You choose to or are told to self-isolate by a medical professional or tracing system because of possible exposure to COVID-19 and you can't travel on your trip.		X	There will be no cover if you choose or are recommended or are instructed to self-isolate unless it is confirmed in writing that you have a positive test for Covid-19.

5	You choose to or are told to self-isolate by a medical professional because you have symptoms that could be COVID-19 and you can't travel on your trip.	X	There will be no cover if you choose, recommend or are instructed to self- isolate <i>unless</i> COVID-19 is confirmed in writing by way of a positive test.
6	The FCO changes its advice in relation to the country you are travelling to because of COVID-19 or another pandemic and you can't now travel.	X	In these circumstances there will be no cover under this policy for cancellation of prepaid costs including but not limited to activities, accommodation and transport services. You should make enquiries with the providers and review their booking conditions to ensure they will offer a rebooking or refund in such circumstances. You may also want to consider paying these costs with a credit card or debit so you have the option of recovering from your credit card provider or your bank should the provider fail to honour the agreement to refund or rebook.
7	The country you are travelling to changes its advice in relation to entry requirements and you can't now travel.	X	In these circumstances there will be no cover. You should consider making the same enquiries with the providers as stated in point 6 above.
8	The country you are travelling to changes its advice in relation to quarantine/self-isolation requirements on arrival and you don't want to travel.	X	In these circumstances there will be no cover. You should consider making the same enquiries with the providers as stated in point 6 above.
9	A medical professional advises you not to travel as you have underlying health conditions that place you at a 'higher risk' from COVID-19 and you want to cancel your holiday.	X	In this scenario there would be no cover. COVID-19 is a known event and the health risks are known by the general public. You should make enquiries with your providers to see if in this event they would offer a refund or rebooking.

Whilst you are away

Covered items are subject to policy terms and limits

10	You test positive for COVID-19 and require hospital treatment.	✓	This policy will include medical expenses and additional travel and accommodation costs for any one other person who is required for medical reasons to stay with you.
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11	You test positive for COVID-19 and require repatriation to the UK.	✓	If you test positive and miss your return flight, you will be covered for the cost of repatriation back to the UK.
12	You test positive for COVID-19 and need to cut short your holiday.	✓	This policy includes reimbursement of pre-paid unused holiday costs.
13	A relative, friend or business partner who is not an insured person under your policy tests positive for COVID-19 and you want to cut your holiday short.	X	There will be no cover for this however the policy would continue to respond to cancellation due to the serious illness, injury or death of a relative or close business partner (as defined in the wording) if not related to COVID-19.
14	You are required to self-isolate in your holiday accommodation for all or part of your holiday.	X	There would be no cover provided for this. You may wish to make enquiries with the Tour Operator or travel and accommodation provider in respect of how they will respond if this occurs.
15	You are required to move to another location to go into quarantine.	X	There would be no cover provided for this. You may wish to make enquiries with the Tour Operator or travel and accommodation provider in respect of how they will respond if this occurs.
16	You are refused boarding by the airline because of suspected COVID-19 symptoms.	X	There would be no cover provided for this. You may wish to make enquiries with the Airline, Tour Operator or provider in respect of how they will respond if this occurs.
17	A non-insured person (e.g. a relative, friend or business partner) is refused boarding because of suspected COVID-19 symptoms.	X	There would be no cover provided for this. You may wish to make enquiries with the Airline, Tour Operator or provider in respect of how they will respond if this occurs.
18	Your flight home is delayed because of COVID-19 related circumstances e.g. a requirement to de-plane or clean an aircraft.	X	There would be no cover provided for this. You may wish to make enquiries with the Airline, Tour Operator or provider in respect of how they will respond if this occurs.