

Coronavirus FAQs

For all new policies and renewal policies issued after 23:59 on 17th March 2020

Q1 What restrictions have been applied to the cover you provide?

A1 We have had to withdraw all cover from our policies for claims arising from, or related to, Coronavirus (COVID-19 or any strain thereof)

Q2 I had a quote from you prior to the new restrictions being applied, will these restrictions still apply to me?

A2 Yes. Unfortunately, we are not able to waive these restrictions.

Q3 I am an existing customer with an annual multi trip policy that is due for renewal soon. Will these restrictions apply to me?

A3 Yes. The new policy will exclude cover for any claims arising or related to Coronavirus (COVID-19 or any strain thereof), on trips booked prior or after your renewal date, and this will be made clear in your renewal letter. When your renewal letter is sent out to you, it will outline that we are no longer able to provide cover for any claims arising from or related to Coronavirus (COVID-19 or any strain thereof). Therefore, if you did renew your policy, cover for Coronavirus (COVID-19 or any strain thereof) would be excluded for any trips that are booked after the date your renewal policy commences.

Q4 I am an existing customer that has received a renewal letter or expect to receive one soon but do not want to renew the policy with these restrictions applied. How do I cancel the renewal?

A4 Your policy with us is not an automatic renewal. If you do not wish to renew, there is no need to contact us as if we do not hear from you, we will assume that you do not want to continue with your policy, and it will not be renewed.

Customers with a policy purchased before 23:59 on 17th March 2020

Already travelling?

Q5 I am currently travelling, and I have symptoms of coronavirus or have been diagnosed with the condition. Can I claim for medical costs?

A5 Yes. Please contact the 24-hour emergency assistance team on +44 (0) 1444 442 996 as soon as possible for help to get medical treatment. Your medical costs will be covered by the policy. If you do not need immediate medical attention, we would recommend that you do not visit a medical facility without contacting the 24-hour medical assistance team first, as this may cause issues if you need to be isolated.

Q6 I am currently travelling in a region or country that the Foreign and Commonwealth Office has now advised against travelling to. Can I claim for coming home early?

A6 No. Your policy does not cover this peril, and as such you will not be reimbursed for any expenses to curtail your trip back to the UK if the FCO or government advise against travel to the country you are in. We recommend that you contact your travel provider to discuss this matter with them.

Q7 I am currently travelling in a region or country where the Foreign and Commonwealth Office has not advised against travelling to, but I am concerned about contracting coronavirus. Will you pay for the costs incurred for me to return home early?

A7 No. The policy will not provide cover for any additional costs, if you decide to return home early due to fear of contracting Coronavirus.

Q8 I have not been diagnosed with coronavirus, but I have been quarantined in my accommodation due to measures preventing the potential spread of the virus and will miss my transport home. Am I covered to book alternative transport?

A8 No. There is no provision for this under the terms of the policy. We recommend that you contact your travel provider to discuss this matter with them.

Q9 I have been diagnosed with coronavirus and have been forced to extend my trip. Will my policy continue to provide cover whilst I am away?

A9 If you are unable to return home because you have symptoms of Coronavirus (COVID-19 or any strain thereof) and need to be quarantined by a local doctor, the policy will automatically cover you for the extended period of time if you fall ill. Please contact the 24-hour emergency assistance team on +44 (0) 1444 442 996 as soon as possible for help to get medical treatment

Q10 I have been quarantined to my accommodation, but I have not been diagnosed with coronavirus. Will my policy continue to provide cover?

A10 Your policy does not automatically extend. You must contact our sales team, it may be possible to issue an additional cover for a premium. This cover will exclude Coronavirus (COVID 19 or any strains thereof)

Q11 My booked return journey has been cancelled and I now have to wait to get a new return journey. Will my policy automatically extend for cover of it expires?

A11 Your policy does not automatically extend. You must contact our sales team, it may be possible to issue an additional cover for a premium. This cover will exclude Coronavirus (COVID 19 or any strains thereof)

Not travelled yet?

Q12 I am due to travel in the next couple of weeks and I have symptoms of coronavirus or have been diagnosed with the condition. Can I claim for cancellation?

A12 Yes. Contact your doctor for confirmation that you do have the COVID-19 or any strain thereof, if that has not already been diagnosed. Provide your doctor with details of your travel plans and ask for written confirmation that you should not travel. If your doctor confirms you should not travel, contact your travel/accommodation provider to cancel the trip. If you have any costs you are unable to recover, contact our claims team on +44 (0) 1444 442 997

Q13 I am due to travel to a country or region that the Foreign and Commonwealth Office has advised against travelling to. Can I claim for cancellation?

A13 No. Your policy does not cover this peril, and as such you will not be reimbursed for any irrecoverable expenses, If, due to Coronavirus (COVID-19 or any strain thereof), the Foreign and Commonwealth Office (FCO) advise against 'all travel' or 'all but essential travel' to the destination you have booked to visit. See the table at the bottom of this page for more information. Please contact your travel/accommodation provider for confirmation of what costs you can recover or whether they can reschedule your trip.

Q14 I am due to travel imminently to a country or region that the Foreign and Commonwealth Office is not currently advising against travelling to. I am concerned about being infected by the coronavirus on my trip. Can I cancel?

A14 No. The Cancellation section of your policy excludes cancellation if you decide you no longer want to travel. This will be regarded as disinclination

Q15 My travel operator has cancelled my method of travel due to the coronavirus, but the Foreign and Commonwealth Office has not advised against travel to that country or region. Am I covered for any costs?

A15 No. Your policy does not cover this peril, and as such you will not be reimbursed for any irrecoverable expenses. If the tour operator has cancelled, then the cost of the journey should be returned to you by the them, whether that be via ferry, airline etc.

Q16 I have already purchased cover for an upcoming trip but due to the coronavirus, I am now going to different destination and/or travelling on different dates. Am I able to change my policy to reflect my new trip?

A16 Yes. If the trip is simply postponed to later in the year and is for the same destination and duration, then your policy can be updated free of charge. If you have made any changes that require a premium adjustment, then you will be refunded/charged as appropriate.

Q17 I am due to travel, but the main purpose of the trip was to attend an event that has now been cancelled or visit an attraction that is now closed. The Foreign and Commonwealth Office has not advised against travelling to that region or country - am I able to claim my transport and accommodation costs?

A17 No. The policy does not provide cover for cancelling a trip where an event that you were planning on attending is called off or an attraction is closed, regardless of the reason. This includes where the reason is due to an attempt to limit the spread of Coronavirus (COVID-19 or any strain thereof). Unless the event or attraction was in a region or country that the FCO advises against travelling to, then there is no cover provided. If the event/attraction was booked via an agent that also provided the transport and/or the accommodation, then you should speak to your booking agent to determine whether you can recover anything in addition to the event/attraction costs.

Q18 My trip has been cancelled due to the coronavirus. I have received a full refund of all costs. Am I able to cancel my travel insurance policy?

A18 Yes, if it is a single trip policy and you have not submitted any claim against the policy, we will refund the premium in full. Annual multi-trip policies we will not be able to provide you with a refund

Q19 I have been asked to self-isolate. I was due to travel during that time, can I claim for cancellation of the trip?

A19 It depends on who has asked you to self-isolate. If it is a medical professional or NHS 111, then it is likely a claim would be considered. If it is your employer, it is unlikely a claim would be considered. The policy provides cover for quarantine, but if your employer asks you to self-isolate it would not be considered to be quarantine unless this was due to your own state of health. If it is due to your health, a medical professional would provide a medical certificate to confirm this.

Q20 Does the FCO or Camping & Caravanning Club define 'essential travel'?

A20 No. The FCO does not have a definition of what it classes as 'essential travel' and this is generally not defined in travel insurance policies either. The FCO website states *"Whether travel is essential or not is your own decision. You may have urgent family or business commitments to attend to. Circumstances differ from person to person. Only you can make an informed decision based on the risks"*. If you feel it is essential to travel to a region or country that the FCO is currently advising against travelling to, you should contact us on +44 (0) 1444 442 995, prior to travelling with details so that we can determine whether they will agree to cover being provided. Each case will be reviewed on its own merit, but generally it would have to be more important than attending a social occasion such as a wedding.