

# CANCELLATION AND MEDICAL COVER FOR COVID-19

Our travel insurance policies include that all-important cover for Coronavirus (COVID-19). For new policies taken out from **1<sup>st</sup> April 2021**, take a look below to see exactly what's included.

## **WHAT IS COVERED BEFORE YOUR TRIP**

- **Am I covered if either myself or my travelling companion have to self-isolate because we have come into contact with someone who has Coronavirus (COVID-19)?**

Yes. Cover is provided if you have to cancel your holiday because you have been contacted by NHS Test and Trace, or if a member of your household receives a positive COVID-19 test, and you need to self-isolate on the date your holiday is due to start.

- **Am I covered if I (or my travelling companion or people we're due to stay with) have been hospitalised because of Coronavirus (COVID-19)?**

Yes. Cover is provided if you're admitted to hospital due to Coronavirus within 28 days of the start of the trip. You must have received a positive COVID-19 test from an approved PCR or Lateral Flow Test with a CE mark. However, you mustn't have had any symptoms or a positive diagnosis before you bought your policy or booked your holiday.

- **Am I covered if either I or my travelling companion are denied boarding by the transport operator (e.g. airline) as a result of a positive test or temperature reading?**

Yes. Cover is provided if you or your travel companion are denied boarding following a positive COVID-19 test from an approved PCR or Lateral Flow Test with a CE mark. The same applies if you have a temperature reading or other medical test which falls outside your transport provider's terms of travel.

- **Will my policy cover me for the cost of a COVID-19 test?**

If you have to cancel your holiday because you receive a positive COVID-19 test before you leave the UK, you are covered for the cost of your test up to £100 per person to a maximum of £600 per policy.

- **Will my policy still cover me if I decide to travel even though FCDO advice has changed?**

Yes. You'll still be covered for all aspects of the policy (except cancellation and curtailment) if you've purchased a single-trip policy, are travelling within Europe and the FCDO advice is solely related to coronavirus.

## **ON YOUR TRIP**

- **Am I covered for medical costs if I fall ill with Coronavirus (COVID-19) while I'm abroad?**

Yes. This would be covered under the medical expenses section of the policy. If medically necessary, we'll also arrange for you to be brought back home.

- **Am I covered if I've checked in at my holiday accommodation, but they need to close as a result of Coronavirus (COVID-19)?**

Yes, if you've already checked in. If the accommodation closes after you've left home but before you check in, this isn't covered because it's your tour operator or travel company's responsibility to help you. You'll need to contact them if this happens.

## **ON YOUR TRIP (CONTINUED)**

- **Am I covered for any additional costs following the diagnosis of Coronavirus (COVID-19) while abroad?**

Yes. These would be covered under the medical expenses section of the policy, within the terms and conditions. It will offer cover for room only and travelling expenses. If medically necessary, the policy also covers accommodation and travelling expenses for a close relative or friend to accompany you home.

- **Am I covered if I fall ill with Coronavirus (COVID-19) while abroad and as a result need to extend my stay?**

Yes. Your policy would also automatically extend to cover this.

- **Am I covered if the FCDO advise against all but essential travel while I am abroad?**

Yes, but only if the FCDO advice is 'all but essential travel' due to Coronavirus (COVID-19) and you've bought a single trip policy for travel within Europe. You don't need to shorten your trip if the FCDO advice changes while you're abroad. You can continue your holiday knowing that your policy will still be valid and offer you cover. If you do decide to come home, you won't be covered for curtailment or cancellation costs.

## **WHAT IS NOT COVERED BEFORE YOUR TRIP**

- **Am I covered if I'm shielding or my doctor has advised against travel because of Coronavirus (COVID-19)?**

No. People who are shielding in the pandemic are advised not to travel. So we wouldn't expect them to be booking trips, as this is a known risk. However, if the current pandemic disappears, shielding stops, you book a future trip and then receive a positive COVID-19 test or hospitalisation due to a future pandemic, cover would be provided.

- **Am I covered if my trip is going ahead as planned but I don't want to travel?**

No. This is called disinclination to travel. This is because however valid you feel your reason is for not wanting to take the trip, it's still your choice as to whether to go. An insurer will not pay any claim for that reason.

- **Am I covered if the World Health Organisation (WHO) or local regulator advise against all but essential travel?**

No. There would be no cover for cancellation in these circumstances.

## **ON YOUR TRIP**

- **Am I covered if I'm refused entry into a country due to Coronavirus (COVID-19)?**

No. You would only be covered under the medical expenses section of cover if you're diagnosed with COVID-19 and this is the reason you can't enter. For any other reason, your tour operator or travel company should help you and you should contact them for help.

- **Am I covered if the area where I'm staying is placed into lockdown by the local government and I can't return home when I'm due to?**

No. You should contact your tour operator or travel company for help.

- **Am I covered if I have to quarantine on my return home?**

No. We don't cover for any associated costs with having to quarantine on return.