

## **CORONAVIRUS**

**Our Travel Insurance policy now includes ADDITIONAL COVER FOR CORONAVIRUS as follows:**

### **CANCELLATION**

As of 12<sup>th</sup> October 2020 any policy purchased includes cover for holiday CANCELLATION if you or anyone named on your policy tests positive for COVID-19 up to 14 days prior to travelling.

Following the outbreak of Covid-19/Coronavirus please check whether the FCDO advise against travel to your chosen destination.

### **CURTAILMENT (returning home early)**

As of 12<sup>th</sup> October 2020 any policy purchased includes CURTAILMENT cover if you or anyone named on your policy tests positive for COVID-19 during your trip. Cover is available for emergency medical treatment and also if you fall ill with Covid-19 whilst you are abroad and need repatriating to the UK.

The 24 hour emergency assistance company (detailed in your policy wording) should be contacted for advice, agreement of costs relating to your illness.

There is no cover if you have travelled against FCO/FCDO advice or any government or local authority advice in place for your destination at the time of your departure.

### **FOR POLICIES PURCHASED PRIOR TO 14 MARCH 2020 - CANCELLATION AND/OR CURTAILMENT**

**FOR EXISTING CUSTOMERS DUE TO TRAVEL IN 2020:** If you have purchased insurance with us prior to this date and are due to travel in 2020, your policy for 2020 departures includes cancellation or curtailment if you or anyone named on your policy tests positive for COVID-19 up to 14 days prior to travelling.

**EMERGENCY MEDICAL EXPENSES – This applies to all our customers who have purchased valid travel insurance with us, irrespective of the date of purchase.**

### **Should I fall ill with Covid-19 during my trip, am I covered for medical treatment?**

Yes, if you fall ill with Covid-19 during your trip, our travel insurance cover includes EMERGENCY MEDICAL EXPENSES should you require emergency medical treatment during your trip as per the policy terms and includes your repatriation (when it is safe to do so).

There is no cover if you have travelled against FCO/FCDO advice or any government or local authority advice in place for your destination at the time of your departure.

‘Please Note: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.’

### **WHAT I AM STILL NOT COVERED FOR RELATING TO COVID-19**

**Your policy will NOT cover:**

- Any other costs other than indicated above related to Covid-19.
- Travelling against government or other regulatory authority (such as the FCDO) or against medical advice.
- Fear of/or any epidemic, pandemic as declared by the World Health Organisation (WHO).
- Any changes in FCDO, government or local authority advice against travel after purchasing your policy, including any travel restrictions, quarantine, or self isolation as a result of exposure to Covid-19.

Please read our policy wording for full details of what is and is not covered.

Have any questions please contact us.