

### **I am already abroad and my return home has been delayed, will my policy continue to provide cover?**

Under the following circumstances:

1. I have symptoms of Coronavirus or have been diagnosed with the condition.
  - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
2. I have been quarantined to my accommodation, but I have not been diagnosed with Coronavirus
  - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
3. My journey home has been delayed for reasons outside of my control.
  - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
4. I am an international student studying in the UK and my journey home has been delayed for reasons outside of my control.
  - Subject to you remaining within the terms of your visa, cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you leave the UK, whichever is the earlier). This extends to all sections of cover.
  - For Chinese students studying in the UK, your cover will be automatically extended without any charge for the period of the delay up to and including 30th April 2020.

### **I am already abroad, can I make a claim for medical expenses or to curtail my trip?**

Under the following circumstances:

1. I have symptoms of Coronavirus or have been diagnosed with the condition.
  - If you have fallen ill, you (or someone on your behalf) must contact the 24 hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".
2. I am currently travelling in a region or country that the Foreign and Commonwealth Office has now advised against travelling to.
  - There is no cover for curtailment of the trip under the policy but cover will remain in place for emergency medical expenses as a result of coronavirus and all other standard policy cover will remain in force for the duration of your trip provided you arrived before the advice was issued. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.
3. 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.
  - There is no cover for curtailment of your trip. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

4. I have been quarantined to my accommodation, but I have not been diagnosed with Coronavirus and will miss my transport home.
  - There is no cover under your policy. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

#### **I haven't travelled yet, can I make a claim to cancel my trip?**

Under the following circumstances:

- I am due to travel and I have symptoms of Coronavirus or have been diagnosed with the condition.
- I am due to travel and a close relative has symptoms of Coronavirus or has been diagnosed with the condition.
- I am unable to travel due to compulsory quarantine by a medical practitioner advising me not to leave my home.
- My child is due to go on a school trip, but staff member(s) have been placed in compulsory quarantine by a medical practitioner and the trip can no longer go ahead.
- I am unable to travel because I work in the armed forces, police, nursing or ambulance services and my annual leave has been cancelled for operational reasons.

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. Alternatively you can contact your credit card provider to recover costs if the trip was paid for via this means.

If you purchased your policy prior to 4.27pm on 11<sup>th</sup> March 2020 and have any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

#### **The policy does not cover cancellation for the following events:**

- I am due to travel to a country or region that the Foreign and Commonwealth Office or equivalent government or national authority, or the World Health Organisation has advised against travelling to.
- My airline has cancelled my flight due to the Coronavirus, but the Foreign and Commonwealth Office has not advised against travel to that country or region.
- My visa has been suspended due to the Coronavirus and I am unable to travel as planned.
- I am unable to travel due to a regulatory authority advising me not to leave my home i.e. "lock down".
- I have voluntarily chosen to "self-isolate" without orders from a medical practitioner and am unwilling to travel.
- My child is due to go on a school trip, but the school has closed following government advice.
- I am disinclined to travel due to concerns / fear around Coronavirus.
- I am due to travel to an area where I will need to self-isolate upon return.

- 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.
- Known circumstances/events at the start date of your cover. Effective from 4.27pm on 11th March 2020, Coronavirus (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event. All policies sold after this time (or new trips booked under existing policies) will not cover claims under the 'Cancellation or curtailment charges' section due to Coronavirus (Covid-19).

You should speak to your accommodation / transport provider to defer, rearrange or cancel your trip.

Alternatively you can contact your credit card provider to recover costs if the trip was paid for via this means.

Regularly review the FCO website for updates: <https://www.gov.uk/foreign-travel-advice> and follow the advice given.

### **I haven't travelled yet, can I receive an insurance premium refund?**

Under the following circumstances:

- For trips booked prior to 11th March: My trip has been cancelled due FCO (or equivalent government or national authority or the World Health Organisation) has advised against all travel or all but essential travel.

You can cancel your policy and receive a full refund (subject to no claims made or pending on the policy).

- For trips booked on or after 11th March: My trip has been cancelled due FCO (or equivalent government or national authority or the World Health Organisation) has advised against all travel or all but essential travel.

You can cancel your policy and receive an 80% premium refund (subject to no claims made or pending on the policy).

### **I haven't travelled yet but still intend to do so, am I covered?**

If you travel to a country or area that the FCO or equivalent government or national authority, or the World Health Organisation has advised against travel your trip will not be covered under the policy.