



We have provided important information below on how our policies cover you for COVID-19. This document is a guide and does not form part of your policy. The policy will not cover all COVID related eventualities so please read this document carefully along with the policy wording, Insurance Product Information Document (IPID) and policy schedule to ensure the cover meets your needs.

Before you travel please check the Foreign, Commonwealth and Development Office (FCDO) website to get the most up to date travel information [www.gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

## You are covered

### BEFORE YOU START YOUR TRIP

- ✓ You fall ill with COVID-19 before you travel, provided you test positive within 14 days of the start of your trip, you would be covered under the cancellation section.
- ✓ Your immediate relative, your travelling companion, any person you are intending to stay with or a close business associate falls ill with COVID-19 before you are due to travel, provided they test positive within 14 days of the start of your trip, you would be covered under the cancellation section.

### AFTER YOUR TRIP HAS STARTED

- ✓ You test positive for COVID-19 at your departure point and are not allowed to go on your trip, you would be covered under the curtailment section.
- ✓ You show symptoms of COVID-19 at your departure point and miss your flight due to health check, if you subsequently test negative and incur additional costs to get you to your destination, you would be covered under the missed departure section.
- ✓ You test positive for COVID-19 whilst abroad and are not allowed to continue your trip or are quarantined, you would be covered under the curtailment section.
- ✓ You fall ill with COVID-19 abroad and need medical treatment, you would be covered under the emergency medical expenses and repatriation section.
- ✓ You fall ill with COVID-19 abroad and need to be repatriated back to the United Kingdom, you would be covered under the emergency medical and repatriation section.
- ✓ You fall ill with COVID-19 while abroad and need to extend your stay for medical treatment, you would be covered for additional accommodation and or transport costs incurred, under the emergency medical and repatriation section.
- ✓ You need to cut short your trip due to a close relative falling ill with COVID-19, you would be covered under the curtailment section, as long as the relative had not been diagnosed with COVID-19 at the time of travelling.

## You are not covered

### BEFORE YOU START YOUR TRIP

- ✗ You're travelling to stay with a relative or friend who must self-isolate but has not tested positive for COVID-19.
- ✗ You or a member of your household or bubble are advised to self-isolate at home, including being contacted under the track and trace initiative, but has not tested positive for COVID-19.
- ✗ You're unable to travel due to government restrictions preventing you from travelling from the United Kingdom or to another country related to an outbreak of COVID-19.
- ✗ You're unable to travel due to government restrictions requiring you to quarantine on arrival to your destination country or on your return to the United Kingdom.
- ✗ The area where you live or where you are departing on your trip from is locked down.
- ✗ Your airline cancels your flight due to COVID-19 but there are no government restrictions preventing you from travelling.
- ✗ If you decide to cancel or cut short a trip due to fear of being diagnosed with COVID-19, or any other virus / disease.
- ✗ If you decide not to travel as you have been furloughed from your job.
- ✗ If you decide not to travel as the specific event that you are travelling from has been cancelled.

### AFTER YOUR TRIP HAS STARTED

- ✗ You are held in compulsory quarantine in your holiday accommodation on the instruction of local government or a public health official.
- ✗ You need to cut short your trip due to government advice asking you to leave the country, or the UK government advising you to return home.
- ✗ Travelling to a country or a region that the Foreign, Commonwealth and Development Office (FCDO) are advising not to travel. Unless they are advising against all but essential travel and we have agreed that the trip is essential prior to departure.