



This section of cover is only applicable if the appropriate COVID-19 Traffic Light Cover premium has been paid.

Change in COVID Testing / Quarantine Requirements During the Trip

Description of Cover

This section covers specified additional costs up to the sum insured if during your trip, the UK government unexpectedly changes the COVID-19 testing or quarantine requirements applying to your destination.

IMPORTANT INFORMATION

- **Warning of change in requirements.** There is no cover if the UK government had announced a warning that the status for **your** destination could change or would be changing at the time **you** booked **your trip** or purchased this policy, and **your trip** was due to start within 14 days.
- **Quarantine Accommodation.** This section will pay a contribution if **you** are mandated to quarantine in a hotel and have to pay for the accommodation.
- **During trip requirement.** There is no cover if the UK government changes the COVID-19 testing or quarantine requirements before **your trip** starts.
- **Costs covered elsewhere.** There is no cover for costs covered by another source including **your** transport or accommodation provider. **You** should check with **your** transport or accommodation provider before contacting **us**.

You are covered

- ✓ The cost of unexpected COVID-19 tests mandated by the UK government when the requirements change during **your trip**.
- ✓ Up to £1,000 towards the cost of quarantine accommodation outside **your home** upon **your** return to the UK when the UK government unexpectedly changes the requirement to mandatory quarantine during **your trip**.

You are not covered

- ✗ Any additional costs other than those outlined under "What is Covered".
- ✗ Costs **you** were aware of having to pay when **you** started **your trip**.
- ✗ Any costs if the UK government had announced either a warning that the status applying to **your** destination could change or would be changing, at the time **you** booked **your trip** or purchased the policy, and **your trip** is starting within 14 days.
- ✗ When **you** start **your trip** in the UK **you** are living in an area where travel has been restricted by the government and **you** are travelling against those restrictions
- ✗ Costs that are covered elsewhere.
- ✗ Claims also paid under "Curtailedment".
- ✗ **Trips** taken solely within the UK.
- ✗ Anything listed under the General Exclusions.



Curtailment

You are covered

- ✓ During **your trip**, the UK government changes quarantine requirements impacting **your** destination so that **you** are unexpectedly required to quarantine in a place outside **your home** on **your** return to the UK which **you** must pay for. This cover applies if **you** cut short **your** trip and fly **home** before the quarantine restriction comes into force.

You are not covered

- ✗ When **you** start **your trip** in the UK **you** are living in an area where travel has been restricted by the government and **you** are travelling against those restrictions.
- ✗ Early return home claims when **we** did not authorise the travel arrangements.
- ✗ Air passenger duty (which can be reclaimed by **you** through **your** travel agent, tour operator or airline).
- ✗ Any additional costs arising from **you** deciding to travel to any other destination other than **your home country**.
- ✗ Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental chargers for the period of **your trip**.
- ✗ Claims under early return where **you** have not booked a return journey.
- ✗ The cost of a COVID-19 test.
- ✗ If **you** travelled against the advice of the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory unless **we** provided cover in writing.
- ✗ The cost of quarantining in the UK.
- ✗ If when you booked the trip or purchased the insurance, there was a warning from the UK government that the status of **your** destination could change to require quarantining outside your home when **you** return to the UK and **your** trip starts within 14 days.
- ✗ Trips taken in the UK.
- ✗ Anything listed under the General Exclusions.
- ✗ Anything listed under Section 4 - Emergency Medical Expenses and Repatriation 'You are not covered'.

Extended COVID-19 Medical Cover

Description of Cover

If the Foreign, Commonwealth and Development Office (FCDO) advise against all but essential travel to **your** planned destination due to COVID-19, cover under the Emergency Medical Expenses and Repatriation Section is extended if **you** fall ill from COVID-19 and **you** have travelled against the advisory.

IMPORTANT INFORMATION

- **Red Status Destinations/FCDO advice.** Medical Cover is not extended to cover COVID-19 if at the start of **your trip**:
 - **Your** destination is designated a "Red" status by the UK Government or
 - The FCDO have advised against all travel.
- **Change in status during your trip.** Cover for COVID-19 medical claims remains in place if during **your trip your** destination changes to "Red" and the FCDO issue an advisory against travel.