

# Important Information about cover for COVID-19



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. The COVID-19 Upgrade sections of cover are only applicable if the appropriate COVID-19 Upgrade premium has been paid and the policy schedule shows the upgrade is included.

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 can claim under the Cancelling Your Trip section if you or your travelling companion test positive for COVID-19 and a medical practitioner confirms you are too ill to travel.
- ✓ You test positive for COVID-19 within 14 days of travel. Cover under the Cancelling Your Trip section will be provided if self-isolation is required by a medical practitioner, the NHS or any UK government body.
- ✓ In the event of hospitalisation or death due to COVID-19 you are covered under the Cancelling Your Trip section. This applies to you, an immediate relative, travelling companion or a person you are planning to stay.
- ✓ **COVID-19 Upgrade** - Cover under the Cancelling Your Trip section will be provided if you, a travelling companion or a person you are staying with, are required by a medical practitioner, a government body or health authority to self-isolate due to COVID-19 within 14 days of the start of your trip.

### AFTER YOUR TRIP HAS STARTED

- ✓ If you test positive for COVID-19 and told to self-isolate by a medical practitioner, health authority or government body. You are covered under the Cutting Short Your Trip section.
- ✓ In the event of hospitalisation or death due to COVID-19 you are covered under the Cutting Short Your Trip section. This applies to you, an immediate relative, travelling companion or a person you are planning to stay with.
- ✓ You fall ill with COVID-19 abroad and need medical treatment, you would be covered under the Emergency Medical Expenses and Medical 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 Expenses and Medical 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 Expenses and Medical 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 Cutting Short Your Trip section, if the relative had not been diagnosed with COVID-19 at the time of travelling.
- ✓ **COVID-19 Upgrade** - If you or a travelling companion need to test for COVID-19 before departure. You will be covered under the Missed Departure from the UK section if the result is delayed, and you miss your departure or a connection.
- ✓ **COVID-19 Upgrade** - If you or a travelling companion are required by a medical practitioner, a government body or health authority to self-isolate abroad due to COVID-19. Cover will be provided under the Cutting Short Your Trip or Missed Departure and Connections Outside the UK sections.
- ✓ **COVID-19 Upgrade** - If the pre-booked accommodation or cruise ship is put into compulsory quarantine by a medical practitioner, health authority or government body due to compulsory quarantine. You are covered under the Cutting Short Your Trip and the Missed Departure and Connections Outside the UK sections.
- ✓ **COVID-19 Upgrade** - While travelling the UK government changes quarantine requirements impacting your destination, meaning you have to pay to quarantine on your return to the UK. You are covered under the Change to Testing/Quarantine Requirements to Enter the UK section.

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## 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, unless you have purchased the COVID Upgrade.
- ✗ You or a member of your household are advised to self-isolate at home, including being contacted under the track and trace initiative, but has not tested positive for COVID-19, unless you have purchased the COVID Upgrade.
- ✗ 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 for 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 unless you have purchased the COVID-19 Upgrade and only your booked accommodation is affected.
- ✗ Localised compulsory quarantine is not covered where a government or government body, such as a local health authority, has locked down a wider geographical area than your booked accommodation.
- ✗ You 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) advise against all but essential travel, to your destination country or region due to COVID-19, unless the COVID-19 Upgrade has been purchased.
- ✗ Travelling to a country or a region that the Foreign, Commonwealth and Development Office (FCDO) advise against all travel, to your destination country or region, or has been given a status of "Red" or equivalent by the UK Government.
- ✗ Any additional accommodation costs above the standard of accommodation that you originally booked.
- ✗ Costs related to a return journey where you had no return trip booked.

## Making a claim

- ✓ In the event of cancellation of your trip due to a positive COVID-19 test, you would need to provide evidence of the positive test either from the GP of the person who has tested positive or the company that conducted the COVID-19 test.
- ✓ During your trip, if you test positive for COVID-19 which means you cannot continue the trip or are required to quarantine, you will need to provide evidence of the positive test from a doctor or from the company that conducted the COVID-19 test.
- ✓ If you have to cut short your trip due to a close relative falling ill with COVID-19, we will require confirmation from your relative's GP of the illness.
- ✓ In the event that you are denied boarding due to symptoms of COVID-19 which requires you to complete a health check, we would need confirmation from your carrier that you were unable to continue your trip.
- ✗ Photographs of lateral flow tests will not be accepted.