**MILLSTREAM CORONAVIRUS BULLETIN**

**Date of issue: 10/02/2021**

The advice below relates to coverage under your policy for trips that will be affected by the current travel restrictions, which have been in place since 5th January 2021, as well as the government announcement on 01/02/2021 that under current UK COVID-19 restrictions, you must stay at home. You must not travel, including abroad, unless you have a legally permitted reason to do so. It is illegal to travel abroad for holidays and other leisure purposes.

Please refer to previous bulletins for details of cover applying prior to this date.

1. **Please note the following general policy terms:**

* Your policy excludes cover if at the time of scheduled departure the FCDO advises against all but essential travel to the country to which you are travelling.
  + Since 05/01/2021 the UK has again been in lockdown with advice against all but essential international and domestic travel
* Your policy excludes ‘a set of circumstances which you knew about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim’. If you book a trip at a time when the FCDO recommends against all but essential travel, there is no cover currently available under your policy.
* The Travel Disruption extension section of your policy only applies if your trip does not constitute a package, which is defined as “*the pre-arranged combination of at least two of the following component when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation: a) transport b) accommodation c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.”*

1. **If you have a trip booked to start in 2021**
   1. ***Cancellation due to a change in FCDO advice***

If your trip was booked at a time when there was no advice against all but essential travel to your destination, Millstream will consider claims, but only if costs are unrecoverable elsewhere.

In the first instance, you must contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. If your travel provider cancels your trip, they must offer a full refund. If you accept an offer of credit or a voucher, this will be considered as a cash equivalent. If you require a cash refund, you should insist on one from your travel provider.

We also recommend that when booking a trip you should seek clarification on the travel provider’s COVID-19 policy.

* 1. ***If you choose to travel against FCDO advice against all but essential travel***

There will be no cover for any claim under any section of the policy.

1. **Travel advice from UK nations**

There may be variations on travel advice depending on which UK country you live in. It is not possible for us to provide a general statement on this subject, but we will take this into account if you submit a claim.

*This is an unprecedented and dynamic event that we appreciate is of great concern to our customers. It is impossible for us to give definitive statements to every set of circumstances. We are committed to treating customers fairly and, subject to the above, will consider claims on their merits. Please refer to your policy document for details on how to make a claim.*