

Information sheet – AGEAS Travel Insurance

If the FCDO advises against travel, am I covered to travel?

No, travelling against FCDO advice invalidates your insurance so you will not be covered for any claims under any sections of cover, this includes whether the FCDO are advising against all or all but essential travel.

Am I covered for Medical Expenses (including COVID-19) when travelling?

Providing at the time of travel the FCDO were not advising against all or all but essential travel to your destination(s) then you will have full Medical cover in place including anything relating to COVID-19. If the FCDO advice changes during your holiday, providing there were no restrictions when you departed then you will continue to be insured for Medical Expenses until your scheduled return date.

Advice for booking future holidays

Prior to booking any future trips please bear in mind the travel insurance policy does not cover any claims for anything related to COVID-19 (including any preventative or containment measures put in place) under any sections of the policy except Medical Expenses as noted above. Therefore if you wish to be covered for cancellation/curtailment claims relating to COVID-19 please ensure you check with the Airline/Booking agent prior to booking any trips. You will have better protection if booking with an ATOL protected company and by paying with a Credit Card.

If I am unable to return home due to COVID-19, will my insurance policy extend past the standard 31 day limit?

For anyone abroad who is unable to return to the UK, the policy will automatically extend for up to 30 days. This is on the understanding that the member is following Government advice which is that all UK Citizens should attempt to return to the UK as soon as possible however this advice does not apply to anyone travelling to “exempt countries”. The list of exempt countries is subject to change and can be found here: <https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>

If I am required to have a COVID-19 test which comes back positive before my trip, am I covered for cancellation costs by my Travel insurance policy?

No, there is no cover for this scenario so you should explore the options below for claiming back any costs incurred.

Options for claiming back irrecoverable costs due to a trip being cancelled:

Airline cancelled flight?

Booked a Package Holiday?

If you booked a package holiday through a tour operator / booking agent, you should have ATOL protection, and protection under the Package Travel Regulations, and should pursue this company for a refund. Alternatively they can often reschedule the trip for a later date if appropriate.

Paid by Credit Card?

Consumer Credit Act - For any member who has been denied a refund or only received a partial refund from their travel provider and who purchased any part of their trip using a credit card then

their transaction was deemed to have been “financed” by the card issuer. In these circumstances you should contact the credit card provider to instigate a claim under the Consumer Credit Act; Section 75. More information can be found here - <https://www.which.co.uk/consumer-rights/regulation/section-75-of-the-consumer-credit-act>

Paid by Debit Card?

If you paid for your trip on a Debit card you may wish to explore the ‘Chargeback Scheme’. More information can be found here - <https://www.which.co.uk/consumer-rights/advice/how-do-i-use-chargeback>

Pre-existing Medical Conditions

Please refer to the ‘Pre-Existing Medical Exclusions’ section of your policy wording prior to booking a trip and before travelling.

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