

## **Advice to Philip Williams & Co in regard to the Police Federation travel insurance scheme.**

The advice below relates to coverage under your policy for claims relating to Coronavirus. The terms and conditions of your policy as they relate to other situations will continue to apply.

### **General advice**

We encourage you to:

Contact your travel provider(s) as soon as possible to establish if refunds are available or bookings can be changed

Follow governmental or local health guidelines.

FCO advice is available at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

Information about Coronavirus can be found at:

[www.who.int/emergencies/diseases/novel-coronavirus-2019](http://www.who.int/emergencies/diseases/novel-coronavirus-2019)

### **Cover under your policy for claims relating to Coronavirus**

#### **If you are currently overseas**

If you become ill with Coronavirus, or if you are quarantined overseas, then your policy will cover your medical expenses as well as additional accommodation expenses and changes to your itinerary until you are able to return home. This is on the basis that you did not travel to a country or area for which the FCO/Government advised against all or all but essential travel at the time of your departure.

If you become ill, you should contact the 24-hour medical emergency service helpline shown in your policy. Please bear in mind that local conditions may affect our ability to provide medical assistance.

#### **Curtailement / Extended journey disruption preventing you returning home**

On 23/03/2020, the UK Government issued advice for all British nationals to return to the UK as soon as reasonably possible. You should try to comply with this directive, but we do appreciate that measures in place around the world may make this difficult or even impossible.

We recommend that you:

- Continue to liaise with your travel provider or airline to see what options may be available
- Continue to refer to FCO and other websites offering advice on the potential repatriation of stranded UK nationals overseas
- Contact the local British Embassy/Consulate in regards to emergency rescue flights
- Minimise any additional costs that you incur
- Keep receipts for your additional costs (as defined in the policy wording)

Under the travel disruption extension section of your policy, there is cover for curtailement of your trip in the event that the FCO issues travel advice recommending that you return home early. However, please be aware that this cover will only apply if your trip does not constitute a package, which is defined as *“the pre-arranged combination of at least two of the following components,*

*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"*

If your holiday constitutes a package, then you must contact your travel provider to discuss your options.

For non-package trips, we will consider the cost of curtailment so long as you are making reasonable efforts to return home. Your policy (or trip limit) will automatically extend by a period of up to 60 days so you will continue to have cover while you are stuck abroad.

However, if you remain overseas by choice, the above terms will not apply.

### **If you have a trip booked**

#### **Cancellation**

- If you become ill in the UK and are unable to travel as planned
- If you become ill and are unable to travel for a medical reason then you will be able to submit cancellation claim. This will apply if there has been a change to your health after you booked the trip or purchased the insurance (whichever is the later) and you are certified as medically unable to travel. If your doctor advises you not to travel due to your existing health conditions, we will consider a cancellation claim, so long as you are able to provide evidence that you are advised against travelling for medical reasons and your health conditions have been advised to us as required by the policy wording.

You are also covered for cancellation due to unavoidable emergency duty or compulsory quarantine.

#### **Cancellation of trips booked prior to 13/03/2020**

On 17/03/2020, the FCO issued advice against all but essential international travel for a period of 30 days. This was extended for an indefinite period on 04/04/2020.

We will consider claims made in the event of cancellation if the FCO advised against travel to your destination after the time of booking or policy purchase (whichever was later) provided that:

- The FCO directive is in force on your booked date of departure and
- The directive came into force after you booked your trip or purchased your insurance, whichever is the later
- In the first instance, you should contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. Many travel providers are enabling customers to cancel or alter their booking free of charge.

You should not cancel your trip without first contacting your travel provider. If your travel provider cancels your booking, they must provide a full refund.

If you have not yet made your final payment for your booked trip and your travel provider is asking you to make your payment, we suggest you proceed as follows:

- Contact your provider to see if the date of final payment can be amended in light of the current circumstances
- If this is not possible and you expect the trip to go ahead, then we recommend that you make your final payment as required. Your trip will still be insured.
- If your travel provider subsequently cancels your trip, they must offer you a full refund.

Please be aware that your policy only covers unrecoverable costs. If your travel provider offers to rearrange your booking or provides you with vouchers, this will be considered as a cash equivalent.

**Cover for trips booked or insurance purchased after 13/03/2020**

There will be no cover under your policy for cancellation because at this point, Coronavirus was a 'known event' liable to result in a claim. Please also note that your policy excludes travelling against FCO guidelines against all or all but essential travel; a holiday would not be considered as essential travel.

*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.*