



## **Aviva Travel Summary – June 2021**

### **1. If the FCDO advice has been lifted to your country of destination the following applies:**

- From 1<sup>st</sup> December 2020 a new COVID-19 exclusion applies under all relevant sections (Excluding Medical Expenses). This means there will be no cover for claims relating to COVID-19 after 1st December 2020 unless your holiday was booked prior to the 17<sup>th</sup> March 2020. In addition, the COVID-19 exclusion will **not** apply to any claim for the cancellation of an Insured Journey as a direct result of:
  - (i) an Insured Person who was due to undertake such Insured Journey receiving a positive diagnosis of COVID-19 that necessitates such cancellation as a direct result of:
    - (a) such Insured Person being legally required to undertake compulsory quarantine or self-isolation following such positive diagnosis; or
    - (b) the continued suffering by such Insured Person of symptoms of COVID-19 that results in a Qualified Medical Practitioner confirming that such cancellation is medically necessary;
  - (ii) a Close Relative with whom You reside receiving a positive diagnosis of COVID-19 which directly results in an official instruction to You to undertake compulsory quarantine or self-isolation and necessitating such cancellation.

### **2. What about the traffic light system, am I only covered for travel to a destination on the 'green' list?**

- The traffic light system is more about the implications when you return to the UK after travelling, mainly around the need (or not) to quarantine. Whilst some of the guidance (such as avoiding travel to Amber or Red designated destinations) should also be adhered to for non-essential travel e.g. Holidays (as with all government regulations and guidance), it is the advice given by the FCDO that affects whether cover is available. In addition, it also often means you should be able to seek any refunds for cancellation from your tour agent as imposes responsibilities on them if FCDO issue such advice and we would always recommend you contact them in the first instance.

### **3. 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.

### **4. If the FCDO Advice remains unchanged and is advising against all but essential travel then the following applies:**

- If you have booked a package deal we anticipate your holiday company will contact you nearer the time you are due to travel. They will generally offer you a credit note or re-booking of your original holiday for a later date. Under the Package Travel Regulations if your holiday is a package deal you are not obliged to accept a credit note and you can insist on a refund from them. That is your own decision.

- If you have booked flights and accommodation separately then you should be able to get a refund on your flights under EU Regulations if they start or finish in the EU. You will need to contact your accommodation provider directly to see if they can reimburse you or arrange alternative dates in the future.

#### **5. If I am unable to return home due to COVID, will my insurance policy extend past my planned return date home?**

- For anyone abroad who is unable to return to the UK, the policy will automatically extend whilst you are forced to remain. This is on the understanding that the member is following Government advice which is that all UK Citizens should make reasonable attempts to return to the UK as soon as possible

#### **6. Booking Future Holidays**

- As Covid-19 is a known event it has unfortunately become necessary for a new Exclusion to be applied to the policy under the cancellation and curtailment sections. This exclusion was introduced from 1st December 2020. However there are some exceptions to this exclusion as noted in point 1 of this statement.
- Medical problems whilst abroad will be covered provided that there are no restrictions in place against travel at that time. Travelling against FCDO advice would invalidate your insurance.

#### **7. Making A claim**

Considering the ongoing global situation with Coronavirus, we understand that airlines (and travel providers) may be taking longer than normal to provide refunds or may not be able to provide refunds. Alternatively, they may allow you to re-book for another date or issue a refund credit note for future travel (also known as a voucher).

Nevertheless, if your flight was covered by the EU Passenger Rights Regulations (flights departing from a UK or EU airport and operated by any airline, or arriving at a UK or EU airport and operated by a UK or EU airline), the airline operating the flight you booked with is liable to provide you with a full refund of the price paid for the ticket or an alternative flight. You should contact your airline (and travel provider) in the first instance to discuss your options.

If you paid any part of your trip with your credit or debit card or Paypal, you should also check with your payment provider to see if they will provide a refund.

Your travel insurance covers you for non-recoverable costs. If your flight is covered by the EU Passenger Rights Regulations, the payments made for the cancelled flight are recoverable from the airline (or travel provider) (or payment provider).

Insurers will only consider a claim once other avenues have been reasonably exhausted.

#### **8. Medical and Emergency contacts**

Please refer to your current Travel Insurance policy wording for the Medical and Emergency contact numbers.

## **9. Useful Websites**

- Civil Aviation Authority :- <https://www.caa.co.uk/Our-work/Newsroom/COVID-19-guidance-for-passengers/>
- ABTA - <https://www.abta.com/news/coronavirus-outbreak>
- FC0- <https://www.gov.uk/foreign-travel-advice>