



Aviva Travel Summary- 23rd December 2020

If the FCDO advice has been lifted to your country of destination the following applies:

- You are currently covered to travel under the insurance policy for all elements of cover. Please note from the next annual policy renewal date, there will be a new COVID-19 exclusion applicable under all sections (Excluding Medical Expenses). This means there will be no cover for claims relating to COVID-19 after the renewal date of your policy unless the holiday was booked prior to the 17th March 2020.
- If the holiday is available but you choose not to travel this would be classed as disinclination to travel and no claim is payable by either the insurer or likely the Travel Company.
- If you think the holiday is likely to go ahead, but you will not go anyway, then suggest discussing this with your travel company. They may offer you a credit note against another holiday or rearrange the original plans.
- If you, or somebody else covered on the policy becomes unwell before the travel date, and are medically certified as unfit to travel then the cost of the holiday may be claimable through the Insurance, subject to the terms, conditions and exclusions shown in the policy wording.
- If you do travel and become unwell abroad then the policy will cover you for medical expenses incurred, **including matters related to Covid-19**, provided that you or they are not travelling against FCDO advice or the advice of the Doctor

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

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.

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

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 will be introduced from the next annual policy renewal date 01/04/2021.
- 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.

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.

Medical and Emergency contacts

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

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>