

### If you plan to book a trip or have already booked a trip to travel on or after 17<sup>th</sup> May 2021

Following the announcement that some travel abroad is permitted from 17<sup>th</sup> May 2021, we are providing details below of how your policy will respond in the event that you have a claim caused by Covid-19. Since FCDO advice can differ across countries within the same government travel list, please be aware that claims will be handled in line with the FCDO advice for each destination. This means that you may be able to claim on your insurance even if you travel against government guidance, so long as you're not travelling against the FCDO advice or making a claim for something that is excluded from cover.

### Please note

- If you travel to a destination for which the FCDO advises against all or all but essential travel, no claims will be considered unless you have a valid reason for travelling.
- 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."*
- 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'. This means that we will only consider claims where the reason for the loss was unforeseeable.
- If you are not travelling against FCDO advice, you will have the full benefit of your travel policy; the benefits as they apply to Covid-19 are described below.

### Cancellation

- If you contract Covid-19 or are obliged to self-isolate and are unable to undertake a valid trip, we will consider a cancellation claim for unrecoverable expenses.
- If you are unable to travel due to a change in FCDO advice (including lockdowns, general quarantines or other government restrictions), we will consider a claim for unrecoverable costs.
- If the entry requirements of the country to which you are travelling require you to self-isolate on arrival, we will not be able to consider cancellation or any other claims, even if the requirements change after you book your trip.

### Curtailment

- If you contract Covid-19 while on a valid trip, you should contact the 24hr medical assistance line; if your condition requires an early return home, this will be covered by your policy.

Please refer to your policy wording for full details of the benefits, terms and conditions applicable.



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- We will not be able to consider curtailment claims if you return home early due to a change in the traffic light status of your destination (for example if the government changes it from green to amber or red). Any additional costs incurred due the need to quarantine in the UK on your return will not be covered by your policy.

### Medical expenses

- If you contract Covid-19 while on a valid trip, or are obliged to quarantine due to exposure to someone with the illness, then we will consider claims under the medical expenses section of cover as per the terms of your policy.
- If you require medical assistance, please call the 24hr medical assistance helpline.

### General advice

- You should always check the FCDO advice for each country you plan to visit on your trip (even if it is a stopover or transfer) both before you book and before you set off.
- We recommend that when booking a trip, you explore the terms offered by your travel provider, especially where they relate to changes in travel conditions caused by Covid-19. You should expect your travel provider to be flexible and offer date changes or refunds if travel is not possible.
- When making a booking, you should check not only the terms set out by the UK government but also those in place at your destination. For example, a country may be designated as green by the UK government, while at the destination there may be specific rules governing entry.
- We also recommend that you acquaint yourself with the terms of the Package Travel Regulation. Please see [here](#) for full details.
- You may wish to consider paying by credit card in order to afford yourself the maximum protection under Section 75 of the Consumer Credit Act. Please see [here](#) for further information.
- Please refer to your policy documentation for full details of cover under your policy.

*Although leisure travel is once again possible from 17th May, the pandemic continues to cause disruption around the world as well as posing significant health risks. We strongly recommend that you follow governmental advice at all times.*

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