

MILLSTREAM CORONAVIRUS BULLETIN

Date of issue: 10/07/2020

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
- Information about Coronavirus can be found at: www.who.int/emergencies/diseases/novel-coronavirus-2019

COVER UNDER YOUR POLICY FOR CLAIMS RELATING TO CORONAVIRUS

Please note the following general policy terms:

- Your policy excludes cover if at the time of scheduled departure the FCO advises against all but essential travel to the country to which you are travelling. On 17/03/2020, the FCO issued advice against all but essential international travel, which remained in place until 04/07/2020, when certain countries were exempted. For a list of these countries – which is subject to change at short notice – please consult the FCO website
- 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.”*

1) MEDICAL EXPENSES

a) Trips booked for travel on or after 04/07/2020

You should check that the country you are travelling to is on the list of exempted countries and territories. If it does not appear on the list of exempted countries, then there will be no cover under your policy if you choose to travel.

If the country you are travelling to appears on the exempted list at the time you are scheduled to depart, the following will apply *regardless of the date on which you booked your trip*:

- You will have the full benefit of the medical expenses section of your policy, which will also apply if you contract Covid-19.
- Providing that you did not travel against Governmental advice against all but essential travel, if you become ill with Covid-19, 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.
- 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.

2) CANCELLATION

a) If your trip is cancelled due to FCO advice against all but essential travel

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 and was amended further on 04/07/2020 (see above)

i) Cancellation of trips booked prior to 17/03/2020 (non-package holidays only)

We will consider claims if the FCO advised against travel to your destination 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.

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.***

Further information can be found at <https://www.mstream.co.uk/news/detail/helpful-information-when-trying-to-obtain-a-refund>

If you have not yet made the 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 you accept an offer of credit or a voucher, this will be considered as a cash equivalent. If you require a cash refund you should insist on one from your travel provider.

If you choose to cancel your trip and the country to which you are travelling is included in the list of exempted countries, we will not be able to consider a cancellation claim, as this would be considered as your disinclination to travel.

ii) Cancellation of trips booked or insurance purchased after 17/03/2020 and before 04/07/2020

There will be no cover under your policy for cancellation due to FCO advice, because at the time of booking, Coronavirus was a 'known event' liable to result in a claim

iii) Cancellation of trips booked after 04/07/2020

If the country to which you are travelling is on the list of exempted countries at the time of booking and FCO travel advice subsequently changes, we will consider a cancellation claim for unrecoverable costs.

If the country does not appear on the list of exempted countries at the time of booking, then we will not be able to consider a cancellation claim

Guidance on the legal position on recovering costs from travel operators can be found on our website at <https://www.mstream.co.uk/news/detail/millstream-travel-refunds>

b) If you become ill prior to travel and are unable to travel as planned for a medical reason (including your contraction of Covid-19 and/or being obliged to self-isolate)

- If you become ill and are unable to travel for a medical reason then you will be able to make a 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 evidence that you are advised against travelling for medical reasons and your health conditions have been notified to us as required by the policy wording.

3) CURTAILMENT / EXTENDED STAYS

If you travel to a country to which international travel is permitted by the FCO, and the UK Government subsequently issues advice to return to the UK, we will consider claims for reasonable additional, unrecoverable, travel expenses for the curtailment or extension of your trip. We recommend that you:

- Continue to liaise with your travel provider 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
- Minimise any additional costs that you incur
- Keep receipts for your additional costs

If you become stranded overseas, 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.

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.