

Information sheet – AGEAS Travel Insurance

This information sheet has been prepared by George Burrows with input from (Ageas insurance company) as at 18/12/2020

If the The Foreign, Commonwealth & Development Office 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.

Am I covered for Medical Expenses (including COVID-19) when travelling?

Providing at the time of travel the FCDO were not advising against all or all but essential travel to your destination(s) then you will have Medical cover in place including anything relating to COVID-19. If the FCDO advice changes during your holiday, providing there were no restrictions when you departed then you will continue to be insured for Medical Expenses until your scheduled return date.

Advice for booking future holidays

Prior to booking any future trips please bear in mind the travel insurance policy does not cover any claims for anything related to COVID-19 (including any preventative or containment measures put in place) under any sections of the policy except Medical Expenses as noted above. Therefore if you wish to be covered for cancellation/curtailment claims relating to COVID-19 please ensure you check with the Airline/Booking agent prior to booking any trips. You may have alternative protection if booking with an ATOL protected company and by paying with a Credit Card.

If I am unable to return home due to COVID-19, will my insurance policy extend past the standard 31 day limit?

For anyone abroad who is unable to return to the UK, the policy will automatically extend for up to 30 days. This is on the understanding that the member is following Government advice which is that all UK Citizens should attempt to return to the UK as soon as possible however this advice does not apply to anyone travelling to “exempt countries”. The list of exempt countries is subject to change and can be found here: <https://www.gov.uk/guidance/coronavirus-covid-19-travel-corridors>

If I am required to have a COVID-19 test which comes back positive before my trip, am I covered for cancellation costs by my Travel insurance policy?

No, there is no cover for this scenario so you should explore the options below for claiming back any costs incurred.

Options for claiming back irrecoverable costs due to a trip being cancelled:

Airline cancelled flight?

Booked a Package Holiday?

If you booked a package holiday through a tour operator / booking agent, you should have ATOL protection, and protection under the Package Travel Regulations, and should pursue this company for a refund. Alternatively they can often reschedule the trip for a later date if appropriate.

Paid by Credit Card?

Consumer Credit Act - For any member who has been denied a refund or only received a partial refund from their travel provider and who purchased any part of their trip using a credit card then

their transaction was deemed to have been “financed” by the card issuer. In these circumstances you should contact the credit card provider to instigate a claim under the Consumer Credit Act; Section 75. More information can be found here - <https://www.which.co.uk/news/2017/07/section-75-loophole-exposed/>

Paid by Debit Card?

If you paid for your trip on a Debit card you may wish to explore the ‘Chargeback Scheme’. More information can be found here - <https://www.which.co.uk/consumer-rights/advice/how-do-i-use-chargeback>

Pre-existing Medical Conditions

Please refer to the ‘Pre-Existing Medical Exclusions’ section of your policy wording prior to booking a trip and before travelling.

This note is not intended to give legal or financial advice, and, accordingly, it should not be relied upon for such. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. In preparing this note we have relied on information sourced from third parties and we make no claims as to the completeness or accuracy of the information contained herein. It reflects our understanding as at [18/12/2020], but you will recognise that matters concerning COVID-19 are fast changing across the world. You should not act upon information in this bulletin nor determine not to act, without first seeking specific legal and/or specialist advice. Our advice to our clients is as an insurance broker and is provided subject to specific terms and conditions, the terms of which take precedence over any representations in this document. No third party to whom this is passed can rely on it. We and our officers, employees or agents shall not be responsible for any loss whatsoever arising from the recipient’s reliance upon any information we provide herein and exclude liability for the content to fullest extent permitted by law. Should you require advice about your specific insurance arrangements or specific claim circumstances, please get in touch with your usual contact at George Burrows 01403327719 or Ageas 03451223280.