The FCO advice against all but essential travel has no end date and is therefore being treated as reviewable by both airlines, travel companies and insurers. It is strongly anticipated by the travel industry that restrictions will be lifted in the very near future and holidays will go ahead. This is the reason that airlines etc. are planning for flights/holidays to resume.

In terms of insurance it really does depend on the advice that is in force at the time you are due to travel. They would not consider a claim at this stage. The below is generic advice which should explain the situation as it develops:

**If current travel restrictions are lifted and there is no other FCO advice against travelling to your destination**

1. You are covered to travel under the insurance policy for all elements of cover provided the holiday was booked prior to the 17th March.
2. 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 the Travel Company.
3. If you think the holiday is likely to go ahead, but you will not go anyway then you should discuss this with your travel company. They may offer you a credit note against another holiday or rearrange the original plans. There is no insurance cover for this scenario.
4. 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 and provided the holiday was booked prior to the UK lock down on 17th March. You will need a medical certificate to confirm that you are not fit to travel in these circumstances.
5. 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 FCO advice or the advice of the Doctor, subject to the terms, conditions and exclusions shown in the policy wording.
6. No claim can be made on the insurance for any costs recoverable from another source.
7. The insurers have informed us that the requirement to quarantine upon return would not be sufficient reason to trigger a claim and they would treat this as disinclination if members chose not to travel for this reason.

**If current travel restrictions remain in Force**

1. If you have booked a package deal 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 current EU Regulations if your holiday is a package deal you are not obliged to accept this and you can insist on a refund from them.
2. If you have booked flights and accommodation separately then you should be able to get a refund on your flights under EU Regulations of they start or finish in the EU. In terms of accommodation this may be a bit trickier but you are usually due a refund if the service has not or can’t be provided as a result of lockdown. The insurer would only consider a claim once other avenues are exhausted. The cancellation and curtailment element of a policy is designed to cover you when holidays are available but you are unable to go. They are not designed to cover companies who cannot or do not provide a service but still want to keep hold of your money
3. Ensure your holiday and travel company are backed by ABTA/ATOL which means that your money remains protected.
4. For additional protection we would suggest that use a credit card to pay for your holiday, as in the event that your travel company goes into liquidation you are covered under the Consumer Credit Act for purchases over £100.00. Whilst you could get your money back in this situation through ABTA/ATOL it is often quicker to claim through your credit card in this situation.

**Booking Future Holidays**

We are starting to get some queries around booking holidays for next year and what the situation is with travel insurance.

1.     Insurance is about covering the unexpected. As Covid-19 is a known event that is likely to give rise to a claim there is no cover for cancellation and curtailment, travel disruption or travel delay for holidays booked after 17th March 2020.

2.     Medical cover whilst abroad will be in place provided that there are no restrictions against travel in place at that time. Travelling against FCO advice would invalidate your insurance.

3.     Due to EU Regulations a package deal generally offers greater protection than accommodation and transport booked separately.

4.     If you are booking flights and accommodation separately talk to your travel provider and check the refund policy in the event that restrictions are in place at the time before booking and parting with any money– obtain confirmation of this in writing

5.     As above pay on a credit card rather than bank transfer/ debit card.

6.     **This is a really fast moving state of affairs so things can change as the circumstances develops. Members should ensure before travelling, or booking a holiday they make themselves aware of the current situation and advice and be guided by those.**

Regards

Ian Leyland

Account Manager