

MILLSTREAM CORONAVIRUS BULLETIN

Date of issue: 04/11/2020

The advice below relates to coverage under your policy for trips that will be affected by the announcement on 01/11/2020 that advice against all but essential international and domestic travel is to be reinstated with effect from 05/11/2020. Please refer to previous bulletins for details of cover applying prior to this date.

Please note the following general policy terms:

- Your policy excludes cover if at the time of scheduled departure the FCDO 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
 - From 04/07/2020, the FCO published a list of countries that were exempted from this advice. This list has changed regularly
 - On 01/11/2020, the UK Government announced a further lockdown with effect from 05/11/2020 until at least 03/12/2020, meaning that advice against all but essential international and domestic travel for residents of England will apply once again. If you are planning to book a trip between these dates please be aware that there is no cover currently available under your policy.
 - Residents of Wales, Scotland and Northern Ireland also have travel restrictions in place
- 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) If you are already on a trip on 5th Nov 2020 (including departures from 1st to 4th Nov)

a) Medical expenses

Medical expenses cover will apply for the duration of your trip, so if you become ill with Covid-19 or are quarantined overseas, then your policy will cover medical expenses as well as additional accommodation expenses and changes to your itinerary until you are able to return home.

b) Curtailment

There will be no cover if you choose to curtail your trip. You should contact your travel provider or airline to see if there are any changes that affect your booked return to the UK.

c) Cancellation

If you choose to cancel a trip that is due to begin before 05/11/2020, there will be no cover for you to cancel your trip. You should contact your travel provider to discuss your options if you no longer wish to undertake your trip

2) If you have a trip booked to start from 5th Nov to 3rd December 2020*

a) Cancellation due to a change in FCDO advice

We will consider claims, but only if costs are unrecoverable elsewhere and you booked your trip at a time when there was no advice against all but essential travel to your destination.

In the first instance, you must contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. If your travel provider cancels your trip, they must offer a full refund. 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 the advice against all but essential travel is extended past 3rd December, the above will continue to apply.

b) If you choose to travel against FCDO advice against all but essential travel

There will be no cover for any claim under any section of the policy.

3) Travel advice from UK countries

There may be variations on travel advice depending on which UK country you live in. It is not possible for us to provide a general statement on this subject, but we will take this into account if you submit a claim.

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.