IMPORTANT INFORMATION ABOUT COVER FOR SPECIFIC COVID-19 RELATED EVENTS

Please refer to the policy wording for full terms and conditions to ensure the cover we offer meets your needs.

PLEASE NOTE:

• By ‘you’ we mean you or a travel companion named on your policy.
• All claims are subject to the policy limits and excesses, and you will be covered for your proportion of the irrecoverable costs only.
• All claims are subject to a medically approved test showing a positive result for Covid-19 as certified by a registered Medical Practitioner and your cover being active at the time of the event.

Where the Foreign, Commonwealth and Development Office (FCDO) have not advised against all, or all but essential travel, we will extend the policy limits under Section 1: Emergency Medical and Repatriation cover and Section 2: Cancelling or Cutting Short Your Trip to specific Covid-19 related events as follows:

Before you travel

• you are diagnosed with Covid-19 within the 14 days prior to your trip departure.
• the hospitalisation or death of a close relative* within the 14 days prior to your trip departure due to them contracting Covid-19

During your trip

• you are denied boarding on your pre-booked outbound travel due to symptoms of Covid-19
• emergency medical treatment and repatriation if you contract Covid-19 on your trip
• associated accommodation and/or travel costs if you must self-isolate because you contract Covid-19 on your trip (up to £1000 maximum)
• cutting short your trip due to your death or the death of a close relative* as a result of Covid-19
• unused pre-booked excursion costs where you are ordered to self-isolate due to contracting Covid-19

We will not pay any claim:

• where you travelled against FCDO advice for ‘all’ or ‘all but essential’ travel
• where the change in FCDO advice is directly or indirectly related to Covid-19
• due to travel restrictions or quarantine imposed by any government or public authority, including local lockdowns and compulsory entry requirements.
• where you had reason to believe you may have Covid-19 when you booked your trip, purchased the policy, or extended your cover or travelled, for example you knew of the need to take a test.
• for cancelling, cutting short your trip or being unable to continue with a trip or prebooked excursion because you are required to self-isolate due to the potential exposure to Covid-19 (for example being contacted by NHS track and trace) except for the reasons specified above.
• where your travel provider continues to operate flights against FCDO travel advice, where the advice is directly or indirectly related to Covid-19
• where you are unable to stay in your pre-booked accommodation or vessel due to a local outbreak of Covid-19

*Your partner, parent, parent-in-law, step-parent or legal guardian, child, child-in-law, step-child or foster child, sibling, sibling-in-law, half-sibling or step-sibling, grandparent or grandchild.