

We are closely monitoring the recent outbreak of the Coronavirus and its possible impact on Leisure Travel Insurance policies.

Current situation

The situation is changing quickly due to the spread of the Coronavirus.

For the latest Foreign and Commonwealth Office (FCO) advice and guidance for British people travelling and living overseas following the outbreak of coronavirus (COVID-19) in other countries worldwide.

Visit: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

Leisure travel insurance policy cover

A leisure travel insurance policy covers emergency medical expenses while travelling as long as you are not travelling to any destination contrary to the FCO.

Trips that have already been booked/in progress

Every claim will be considered based on its individual facts and circumstances surrounding the events. The specific cover and policy schedule that applies will be considered for each claim. Please note that any refunds or reimbursements from other sources will be taken into consideration when finalising a valid claim.

If the FCO advise against all travel to the proposed destinations it will be the responsibility of the tour operator to provide alternative holiday options or returned refund.

We would ask you to discuss this matter with your tour operator and/or airline to obtain advice accordingly.

Please note that there is no cover for losses arising from the cancellation of a trip following a Government order or categorised epidemic or pandemic.

Planning for future trips

We recommend you wait before making any future bookings to impacted regions until such time those authorities or advisory bodies deem it safe to travel there again.

Leaving China and/or other Countries

Anyone leaving countries listed on the FCO may be required to undergo additional health checks. There may be special arrangements made by the UK or your local Government to assist people leaving such countries and travellers should keep abreast of any news and developments.

On returning to the UK, you may be required to undergo a period of isolation or similar quarantine which will be arranged by the local authorities.

Frequently Asked Questions:

Are leisure trips considered essential?

The definition of a Trip, means a journey taken for the purposes of holiday travel only to countries within the Geographical Area shown in the Schedule.

In the event of a claim, if you can give reasonable and supportive grounds for why the trip is deemed essential (e.g. a family emergency); then any such submitted claim will be reviewed and considered.

Will I be covered for cancellation if I contract the virus prior to travel?

If there is no pre-existing condition and you do not contravene the Current Medical Condition warranty as defined within the policy and contract the virus prior to travelling and are subsequently advised by a medical practitioner that you are unfit to travel; cancellation of a trip is covered under this insurance.

Will I be covered if I decide to continue with my travel arrangement even if there is an FCO directive against such travel?

There will be no cover for any claims for emergency medical expenses and/or associated costs if you decide to travel against the FCO advice.

Will I be covered for cancellation if I decide to cancel my travel plans and there is no FCO directive against such travel?

Disinclination to travel is excluded.

Will I be covered for emergency medical expenses and/or associated costs if I travel to a destination not against the FCO advice and contract the virus?

Cover is provided and will include costs incurred if isolated at location, not just hospitalisation, until you are fit to travel home. However, in the event of quarantine, we may not be able to control or manage your treatment or accommodation needs if they are being provided & controlled by government authorities.

Will I be covered for any costs incurred if I travel to a destination not against the FCO advice and there is subsequently a Government Directive to leave or move from my pre-booked accommodation?

Cover is provided for the irrecoverable travel or accommodation costs incurred to continue the trip or if the trip cannot be continued for you to return home ; however we may not be able to control or manage your repatriation if it's being managed by government authorities.

Will I be covered for any costs incurred if I am placed on lockdown until free to leave at a destination not against the FCO advice?

Cover will be provided for any additional accommodation costs incurred until you are able to get home. However in the event of quarantine, we may not be able to control or manage this if this is being managed & controlled by government authorities. If you are required to self-isolate whilst away, costs incurred would be fine.

Will I be covered for any event cancellations?

There is no cover under this insurance for event cancellation. Reimbursements of such events would be made from the event organisers.

Take steps to protect yourself



Clean your hands often

- **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol**. Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.



Avoid close contact

- **Avoid close contact** with people who are sick
- Put **distance between yourself and other people** if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick.

Take steps to protect others



Stay home if you're sick

- **Stay home** if you are sick, except to get medical care. Learn what to do if you are sick.



Cover coughs and sneezes

- **Cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.



Wear a facemask if you are sick

- **If you are sick:** You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) and before you enter a healthcare provider's office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then you should do your best to cover your coughs and sneezes, and people who are caring for you should wear a facemask if they enter your room.
- **If you are NOT sick:** You do not need to wear a facemask unless you are caring for someone who is sick (and they are not able to wear a facemask). Facemasks may be in short supply and they should be saved for caregivers.



Clean and disinfect

- **Clean AND disinfect frequently touched surfaces daily.** This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.
- **If surfaces are dirty, clean them:** Use detergent or soap and water prior to disinfection.