

We closely monitor the advice from the relevant authorities, UK Foreign, Commonwealth & Development Office (FCDO) in relation to the outbreak of the Coronavirus and assess its possible impact on Leisure Travel Insurance policies.

Current situation

The situation continually changes due to the outbreak of the Coronavirus.

For the latest UK Foreign, Commonwealth & Development Office (FCDO) advice and guidance (including mandatory testing) for British people travelling and living overseas following the outbreak of coronavirus (COVID-19) in other countries Worldwide.

Visit: <https://www.gov.uk/foreign-travel-advice>

Insurers will not be responsible for any losses incurred by an insured person if they do not obtain the required pre-travel documentation, certification or vaccination required for the destination they are travelling to.

It is the responsibility of all Insured Persons to obtain any mandatory documentation prior to travelling, including (but not limited to), vaccinations, passports, visas and / or PCR and/or equivalent tests.

Leisure travel insurance policy cover

A leisure travel insurance policy provides cover for all insured persons warranted not travelling against the FCDO advice.

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 FCDO advises against all travel or essential travel to the proposed destinations it should 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 or curtailment of a trip following a Government order or categorised epidemic or pandemic, other than:-

Cancellation if:

the **Insured Person** being required to **Self-Isolate** pre **Trip** within the minimum statutory period as set by the UK Government prior to the **Trip**, subject to an official positive test result and/or following official notification from the NHS and/or the UK Government and/or statutory Governing body.

the **Insured Person** has been identified to follow **Government Shielding Measures** as long as the **Trip** was booked prior to such identification.

Subject to policy terms and conditions.

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.

Insured Persons must ensure that proper care is taken to safeguard against Bodily Injury, Illness, or loss of or damage to all property insured under this Policy.

We recommend if travelling within Europe, and if valid, you take your European Health Insurance Card (EHIC). If expired, you can obtain the new UK equivalent, Global Health Insurance Card (GHIC).

Please visit <https://www.gov.uk/guidance/uk-residents-visiting-the-eueeea-and-switzerland-healthcare> for more details or <https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-ehic-european-health-insurance-card/> to apply.

We also recommend you check with the FCDO for the up to date status on entering overseas destinations <https://www.gov.uk/foreign-travel-advice> as there may be entry / border restrictions in place such as PCR and/or equivalent testing.

Please be aware you may be required to undergo additional health checks at your trip destination. There may be special arrangements made by the UK or destination 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.

**We have outlined below the most common questions we are asked about
how your policy covers you during a pandemic.**

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

No cover is provided for any claims if you decide to travel to any destination against the FCDO advice.

Will I be covered for cancellation if my holiday is cancelled by an Airline and/or tour operator?

There is no cover for any losses arising from the order or regulation, including enactment and/or enforcement of such order or regulation, of any Government, in respect of cancellation and **Curtailement** claims; and/or any losses arising from an epidemic or pandemic or Public Health Emergency of International Concern (PHEIC).as categorised as such by any **Government** and/or the World Health Organization, in respect of cancellation or **Curtailement** claims.

In respect of cancellation by an Airline and/or tour operator, claims are excluded under this Policy. You should in this instance contact your airline/tour operator.

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

Disinclination to travel is excluded.

What is a PCR (Polymerase Chain Reaction) Test?

PCR testing is the most sensitive test currently available, able to detect active infection some days before the patient is infectious or symptomatic and takes between 5 and 48 hours to produce a result.

There is no cover under this insurance in regards to any costs incurred to obtain this certificate to travel, or if you do not obtain the necessary certificate to travel.

Will I be covered for cancellation if I contract Corona Virus or need to self-isolate?

Cover is provided if you are unable to travel should you fall ill, or need to self-isolate pre **Trip** to self-isolate pre **Trip** within the minimum statutory period as set by the UK Government prior to the **Trip**, subject to an official positive test result and/or following official notification from the NHS and/or the UK Government and/or statutory Governing body.

Subject to policy terms and conditions.

Will I be covered for cancellation if I have been identified to follow Government shielding measures?

Cover is provided if you have been identified as a person to follow **Government Shielding Measures** as long as the **Trip** was booked prior to such identification.

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

Cover is provided and will include costs incurred if isolated at location up to the amount within the policy, not just hospitalisation, until you are fit to travel home as long as you haven't travelled against the FCDO advice. 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 FCDO advice and there is subsequently a change and/or 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 mandatory lockdown until free to leave at a destination not against the FCDO advice?

Cover will be provided until you are able to get home, as long as you haven't travelled against the FCDO advice. 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 covered.

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.