

## **IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)**

### **If I buy a travel policy now, does it cover Coronavirus?**

#### **Cancellation**

All policies purchased on or after 3<sup>rd</sup> September 2020 will provide cover under Policy A Section 1 Cancellation if you, or anyone insured on the policy, are unable to travel because you have contracted COVID-19 before leaving home on your trip and within 14 days of your departure date.

There is no cover under Policy A Section 1 Cancellation caused by a change in FCDO advice to advise against all or all but essential travel due to COVID-19 or any other pandemic. If you travel to a destination where the government is advising against all or all but essential travel, our policies will not provide any cover. Please check the latest advice before you travel. [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

#### **Curtailement**

All policies purchased on or after 3<sup>rd</sup> September 2020 will provide cover under Policy B Section 1 Curtailement if you, or anyone insured on the policy had to cut short your trip because you or anyone insured on the policy became ill with COVID-19 during your trip.

There is no cover under Policy B Section 1 Curtailement if you have travelled to a destination where the government is advising against all or all but essential travel, our policies will not provide any cover. Please check the latest advice before you travel. [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice).

#### **Emergency Medical & Repatriation Expenses**

Should you contract Coronavirus whilst on holiday and require medical treatment then you will be covered under Policy B Section 4 Medical & Repatriation Expenses. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or WHO.

There is no cover under any other section of the policy for anything caused by or relating to Covid-19/Coronavirus/SARs-COV-2, any mutation of Covid-19/Coronavirus/SARs-COV-2 or any pandemic or fear or threat of any of the above.

