

IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)

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

This Travel Insurance Policy will provide cover under the following sections for Coronavirus (COVID-19)

Cancellation: Policy A Section 1 Cancellation in the following circumstances:

- If you, anyone insured on the policy or a travel companion are unable to travel because you have contracted COVID-19 before leaving home on your trip and within 14 days of your departure date.
- If you, anyone insured on the policy, or a household member have to self-isolate at home due to COVID-19
- If you, anyone insured on the policy, or a family member are hospitalised or die due to COVID-19

Curtailed: Policy B Section 1 Cancellation in the following circumstances:

- If you, anyone insured on the policy, or a travel companion are diagnosed with COVID-19 during your trip.
- If you, anyone insured on the policy, or a family member are hospitalised or die due to COVID-19 during your trip.

Abandonment: Policy B Section 2 Missed Departure and Travel Delay in the following circumstances:

- If you or anyone insured on the policy are denied boarding by your transport provider on the outward journey of your trip due to having, or being suspected of having COVID-19.

Emergency Medical and Repatriation Expenses: Policy B Section 4 in the following circumstances:

- If you or anyone insured on the policy contracts COVID-19 during your trip and require medical treatment.
- If you or anyone insured on the policy are confined to your accommodation on medical advice.
- If you or anyone insured on the policy are unable to go on any pre-booked excursions due to having to isolate as a result of COVID-19.

Cover will only apply if you did not travel against the public 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/SAR's-COV-2, any mutation of Covid-19/Coronavirus/SARs-COV-2 or any pandemic or fear or threat of any of the above.

For full terms and conditions, please refer to our policy wording.

