

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

### **If I buy a travel policy now, What am I covered for?**

Cancelling or cutting your trip short as a result of contracting COVID-19 is covered provided you did not know you had the illness or were not in the process of being tested at the time of booking your trip. You will need supporting documentation such as correspondence and medical records from your doctor or medical practitioner. Where eligible, you will be covered for your non-refundable costs providing that you haven't been able to change your booking or get compensation from your tour operator, accommodation provider, airline, travel agent or other provider. **Please note that you will not be covered for Covid-related Cancellation claims within the first 7 days after the start date of this policy.**

Cover for Emergency Medical Expenses is also provided if you contract COVID-19 whilst on your trip. This includes cover for any reasonable accommodation and/or travelling expenses as well as the cost of any necessary repatriation expenses to the UK. This cover is not provided, however, where you have travelled against the advice of the FCDO.

### **What am I not covered for?**

Cancelling your trip or cutting your trip short is not covered as a result of any travel restrictions such as a national or local lockdown or if the Foreign, Commonwealth and Development Office (FCDO) is advising against all (but essential) travel due to COVID-19 or any other epidemic or pandemic. Please note that you will not be covered for Covid-related Cancellation claims within the first 7 days after the start date of this policy.

You also won't be covered where you need to claim for cancelling or cutting your trip short as a result of any need to self-isolate or quarantine.

Any claims as a result of your airline or travel provider becoming insolvent or having an administrator appointed and being unable to provide agreed services are not covered unless you have selected "Gold cover" or paid an additional premium for this cover.

Finally, our policy won't cover you if you change your mind and decide you do not want to travel.

Please note that all claims will be considered in accordance with the terms and conditions of the policy.

**Holiday Angel**  
Underwritten by



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