

CORONAVIRUS (COVID-19) IMPORTANT INFORMATION

Definitions:

Infectious or contagious diseases

- a) Other than as stated in e) below, this insurance does not cover claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- b) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified doctor before the date of any such declaration(s).
- c) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- d) Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- e) This exclusion does not apply to claims under Section B1 - Emergency Medical & Associated Expenses or Section D - Curtailment/Loss of Holiday. We will also provide cover under Section A - Cancellation if you are forced to cancel your trip before the start date because you became ill with an infectious or contagious disease, including contracting Coronavirus.

Coronavirus means Covid-19, including each and every variant thereof.

What you are covered for:

Cancellation, Curtailment/Loss of Holiday & Emergency Medical & Associated Expenses you will be covered if you become ill with an infectious or contagious disease (including contracting Coronavirus) before or during your trip.

Coronavirus cover

If you become ill following a positive diagnosis of Coronavirus and you are forced to cancel your trip, or curtail your trip before completion the insurance provides cover for any unrecoverable costs (or for curtailment - any other pre-paid charges which you have paid or are contracted to pay, and any additional travel expenses incurred) if you are unable to travel to or enter any country because you have tested positive for Coronavirus and are unable to demonstrate that you are symptom free or have tested negative for Coronavirus. This cover is only provided where you were travelling to a country which requires evidence of a negative test for Coronavirus prior to travelling to or entering the country.

There is no cover under this insurance:

- For unrecoverable costs unless you provide evidence that you have been unable to travel to or enter any country because you have tested positive for Coronavirus. You must provide the result of a test carried out by a testing provider who has self-certified as meeting the UK Government's minimum standards for general population testing services. You can find a list of such providers at: <https://www.gov.uk/government/publications/list-of-private-providers-of-coronavirustesting/>
- For any unrecoverable costs if you are unable to provide evidence from a doctor confirming that you have contracted Coronavirus;
- If you cancelled your trip because:
 - you chose to quarantine or isolate as a result of exposure to an infectious or contagious disease including Coronavirus; or
 - you simply did not want to travel or had a fear of travelling.

We will not pay:

under Section B1 -Emergency Medical & Associated Expenses for:

- any costs of Coronavirus testing, unless you are admitted to hospital as an inpatient as a result of an accident, injury or illness that is covered under this section of cover;

Please refer to the full Policy Document for full terms, conditions and exclusions.



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