



COVER IN RELATION TO COVID-19

We would like to reassure you that our travel policies provide you with cover for some claims arising due to COVID-19.

Before you travel, cover is included ***for cancellation of a trip abroad due to you falling ill with COVID-19** and being unable to travel or being required to self-isolate (subject to medical certification or an official test result).

During your trip abroad, our policies include **cover for any medical claim due to COVID-19** whilst travelling, providing you have not travelled against the advice of the Ministry of Foreign Affairs (or any other equivalent government body in your country of residence). We've also included cover for curtailment (if you need to come home early) due to the illness of a close relative due to COVID-19.

If you travel against the advice of the Ministry of Foreign Affairs (or any other equivalent government body in your country of residence), there will be no emergency medical cover for claims as a direct result of Covid-19.

Our policies will continue to provide all other cover for non-COVID-19 related incidents, including Emergency Medical Costs, Baggage, Passports, Money and Personal Accident claims, as usual during your trip.

To make what we do (and don't) cover as clear as possible, we've created the following summary to provide all the information you may need:

1. Trip *cancellation due to COVID-19 or another infectious disease

A: Your policy will cover unused costs including flights/coach/train tickets and accommodation costs for planned trips abroad, subject to the normal terms outlined in your policy schedule, when it is necessary to cancel your trip because:

1. You or a close relative fall ill with COVID-19 or another infectious disease before you travel.
2. The Government require a person insured by your policy to quarantine or self-isolate on the date you are scheduled to depart from your country of residence
3. A family member you were due to stay with must quarantine or self-isolate and you have nowhere else to stay.

B: Your policy will not cover you for costs where:

1. You cannot travel or choose not to travel because the Ministry of Foreign Affairs (or any other equivalent government body in your country of residence) advises against travel due to a pandemic.
2. You are legally entitled to a refund in the form of cash or voucher from your airline and/or travel provider.

2. Trip *cancellation due to government restrictions

A: Your policy will not cover you for costs where:

1. You cannot travel or choose not to travel because the Ministry of Foreign Affairs (or any other equivalent government body in your country of residence) advises against travel due to a pandemic.
2. You are legally entitled to a refund in the form of cash or voucher from your airline and/or travel provider.

3. Trip *curtailment due to COVID-19 or another infectious disease

A: Your policy will cover you, subject to the normal terms outlined in your policy schedule, when it is necessary to curtail (cut short) your trip because:

1. The Ministry of Foreign Affairs (or any other equivalent government body in your country of residence) advises you to return home due to COVID-19 or another infectious disease or pandemic illness.
2. You have been denied boarding at your home country departure airport due to detected symptoms of COVID-19 or another infectious disease.
3. A close relative becomes ill with COVID-19 or another infectious disease while you are travelling.

B: Your policy will not cover you for costs where:

1. You are legally entitled to a refund in the form of cash or voucher from your airline and/or travel provider.

4. Medical cover

A: Your policy will cover you, subject to the normal terms, for the necessary and reasonable costs of:

1. Emergency medical treatment, quarantine and repatriation if you contract COVID-19 or another infectious disease while you are abroad.
2. Additional accommodation if you contract COVID-19 or another infectious disease while you are abroad and are unable to return home as planned. This includes cover if you are forced to quarantine through a Track and Trace notification

B: Your policy will not cover you for costs where:

1. Your departure from your country of residence was against the advice of the Ministry of Foreign Affairs (or any other equivalent government body in your country of residence)

***If your policy terms and conditions include Cancellation and Curtailment benefit**