



SunWorld - One Stop Travel Insurance

Cover Directive - Hurricane Irma September 2017

Overview

Hurricane Irma is due to be hitting several Caribbean islands and the US state of Florida over the course of the rest of the week.

The countries most impacted are:

- Anguilla
- the Bahamas
- Puerto Rico

The north of the Dominican Republic and Cuba will also be hit, but not as severely.

Some airlines are already rearranging flights to/from these destinations as a result of the hurricane.

We are not putting any particular stance in place for this event, and standard policy wording must be applied for any claims.

All customers are advised to contact their tour operator/booking agents for further information.

For FCO advice please visit: <https://www.gov.uk/foreign-travel-advice>

Cover Stance

In all circumstances customers should be referred back to their tour operator, transport and/or accommodation provider to understand their travel options and what amendments or refunds will be provided.

As a result of Hurricane Irma we will automatically extend the period of insurance for those stranded until such time they can safely return to the UK (for no additional insurance premium) providing they return on the earliest possible flight (subject to availability).

STANDARD POLICY TERMS AND CONDITIONS APPLY – PLEASE REFER TO POLICY WORDING

- Delayed Departure
- Missed Departure
- Travel Disruption Cover (if applicable)

FAQ's

Q- I've decided not to travel; can I have a refund on my travel insurance?

A- You can only obtain a refund if you're within the cooling off period of your policy which is the first 14 days after you received your policy documents and no claim has been made.

Please refer all cases falling outside the 14 day cooling off period with exceptional circumstances where you feel a refund is due to the customer into your AXA Insurance contact for consideration.

Q- If I travel will I be covered?

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A- Yes providing you were not travelling against any advice provided by the Foreign Commonwealth Office at the time you are scheduled to depart.

Q- I am now travelling to an alternative country am I still covered? (Single Trip Only)

A- To ensure we are still able to provide cover to your amended destination please contact our sales team to update your policy. Cover will be honoured at the price you have paid providing you are travelling for the same duration within the next 45 days to the same geographical territory.

For any scenarios' that are outside of the guidance provided here, please refer to the Travel Helpline 0800 389 5904 for further information

SunWorld Insurance is arranged and administered by David Oliver Associates and underwritten by AXA Insurance UK plc.
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