



Overview

A new coronavirus, a cousin of the SARS virus, has infected hundreds since the outbreak began in Wuhan, China, in December. It is believed the virus started in a fish market in the city.

Since the original cases in China the virus has spread to many other countries. For a map detailing impact please see: <https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

If your policy was purchased and your trip booked before the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which you are travelling advised against all travel or all but essential travel to the country or specific area you are travelling to and you are due to travel on or before 30/04/2020 (inclusive) claims will be considered.

Cancelling your trip

Am I covered to cancel my trip, regulatory advice exists and I'm due to travel on or before 30/04/2020 (inclusive)?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- You should contact your claims team for claims consideration if:
 - You are due to travel to an area where regulatory body has advised against travel to and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.
 - You are unable to commence your trip due to a compulsory quarantine or a regulatory authority advising you not to leave your home. Or the area you are due to travel due is 'locked down' due to quarantine.
 - You have a pre-existing medical condition and a medical practitioner has advised you not to travel due to a risk to your health.
 - You are due to travel to an area where you will need to self-isolate upon return.

Am I covered to cancel my trip to an area where no regulatory advice exists?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- If you are due to travel to an area where no regulatory body has advised to cancel, then no cover is in place for disinclination to travel.

Am I covered to cancel my trip, regulatory advice has been issued and I'm due to depart on or after 01/05/2020?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- We are only considering claims where customers are due to travel on or before 30/04/2020, we will reassess this date at regular intervals.

The airline I'm due to travel with has cancelled my flight and I can no longer travel, am I covered?

- Under EU Law your airline must let you choose between either a refund or an alternative flight.
- You should speak to your tour operator or accommodation provider for a refund of other costs.
- If you are not on a package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, please contact the claims team for consideration.



I'm due to travel but will need to self quarantine for 14 days on my return. Am I covered to cancel?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- If you are due to travel on or before 30/04/2020 please speak to our Claims team.

Ending your trip early

Am I covered to cut short my trip and am I covered for additional costs I pay to return home?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- Where you are on a trip and regulatory advice changes to advise against travel and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.

Am I covered for additional costs I pay to return to the UK?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- If you are not on package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, please contact the claims team for consideration.

During a trip

What if the hotel or area I am staying in gets quarantined and I am unable to return as planned?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs and/or additional costs incurred.
- Where you have been subject to compulsory quarantine whilst on a trip and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration

FAQ's

Q- I have a single trip policy and I'm no longer travelling; can I have a refund on my travel insurance?

A- Yes, if you are still 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. If you're outside of the cooling off period, are no longer travelling and aren't intending to make a claim then please contact our sales team.

Q- I have an annual trip policy and I'm no longer travelling; 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.

Q- I am now travelling to an alternative country am I still covered?

A-To ensure we are still able to provide cover to your amended destination please contact our sales team to update your policy.

<https://www.gov.uk/foreign-travel-advice>

<https://www.caa.co.uk/Passengers/Resolving-Travel-Problems/Delays-and-cancellations/>

<https://www.who.int/health-topics/coronavirus>

Should you have any further questions please contact our team.