

## SunWorld Travel - COVID-19 (Coronavirus) COVERED AS STANDARD

- Customer falls ill with COVID-19 (or other Pandemic illness) abroad and needs medical treatment - **Covered as Standard**
- Customer falls ill with COVID-19 (or other Pandemic illness) at home and cannot travel - **Covered as Standard**
- Customer has to self isolate (Yourself or household member) at home and cannot travel due to COVID-19 - **Covered as Standard**
- You have been denied boarding at the airport due to detected symptoms of COVID-19 (or other pandemic illness) - **Covered as Standard**
- No government restrictions are in place at time of purchasing insurance/booking holiday. You are made redundant, cannot cover the cost of your holiday and have to cancel the trip - **Covered as Standard**
- Customer is due to stay with family. Family member who they are due to stay with has to self isolate due to pandemic illness. Customer wishes to cancel trip as they no longer have anywhere to stay - **Covered as Standard**
- No travel restrictions exist at time of purchasing insurance/booking holiday/time of travel. During travel, travel restrictions are imposed asking people to return to their country of residence due to a Pandemic illness - **Covered as Standard**
- Accommodation provider closes due to outbreak of COVID-19 Coronavirus (or other Pandemic illness) - **Covered as Standard**

**The examples provided above do not form a complete list of covers and or exclusions in relation to COVID-19 Coronavirus, please refer to the Policy Wording for more information.**

### NEW POLICIES

Any New policy purchased **After** 16th March 2020 will not cover cancellation for trips:

- Where you cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
- Where you cancel your trip and the reason for cancelling is not listed in the 'what is covered' section, including but not limited to an event you were due to travel to being cancelled, or your change in desire to travel.
- Circumstances known to you before you purchase your policy or at the time of booking any trip which could reasonably have been expected to lead to cancellation or cutting short of the trip.

### RENEWAL POLICIES

Any Existing policy purchased is unaffected and **cover remains in place including cover for COVID-19 Coronavirus** for all trips booked prior to 16th March.

Any new trips booked from 16th March will not be covered for Cancellation:

- Where you cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
- Where you cancel your trip and the reason for cancelling is not listed in the 'what is covered' section, including but not limited to an event you were due to travel to being cancelled, or your change in desire to travel.
- Circumstances known to you before you purchase your policy or at the time of booking any trip which could reasonably have been expected to lead to cancellation or cutting short of the trip.