

## IMPORTANT INFORMATION ABOUT CORONAVIRUS

The following table explains what is and is not covered, and you should refer to the full Policy Wording for more details on relevant exclusions.

Scenario		Cover stance
You fall ill with Covid-19 (or other pandemic illness) at home and cannot travel	☑	<b>Covered</b> as standard, subject to medical certification / test result
You (or another household member) must self-isolate at home and cannot travel	☑	<b>Covered</b> as standard, subject to medical certification / test result
You are denied boarding at the airport due to detected symptoms of COVID-19	☑	<b>Covered</b> as standard
You fall ill with COVID-19 (or other Pandemic illness) abroad and need medical treatment	☑	<b>Covered</b> as standard provided not travelled against government/medical advice
No travel restrictions exist at time of purchasing insurance/booking holiday/time of travel. During travel, travel restrictions are imposed asking you to return to your country of residence due to a Pandemic illness.	☑	<b>Covered</b> as standard
You are due to stay with family. Family member who you are due to stay with has to self-isolate due to pandemic illness. You wish to cancel trip as you no longer have anywhere to stay.	☑	<b>Covered</b> as standard subject to medical certification / test result
Cancellation due to a change in advice from the Foreign, Commonwealth & Development Office due to COVID-19 pandemic (or other Pandemic illness) which prevent you from travelling	☒	Not Covered



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