

## **IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)**

### **If I buy a travel policy now, does it cover Coronavirus?**

This Travel Insurance policy will provide cover under some sections of the policy for Coronavirus (Covid-19):

#### **Section 1 - Cancellation of your trip**

If an insured person named on the policy either:

- a) tests positive for Coronavirus (Covid-19) and it is within 14 days of your trip departure date, or
- b) is admitted to hospital due to testing positive for Coronavirus (Covid-19) after the purchase of this policy

this policy will provide cover, if it is necessary and unavoidable to cancel your trip. You will need to provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19).

#### **Section 2 - Curtailment**

If an insured person named on the policy either has symptoms or tests positive for Coronavirus (Covid-19) during your trip and it is medically necessary to cut short your trip, this policy will provide cover under this section of cover. You will need to provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19), unless agreed otherwise with the Medical Emergency Assistance Company.

#### **Section 3 - Emergency Medical & Repatriation Expenses**

If an insured person named on the policy either has symptoms or tests positive for Coronavirus (Covid-19) during your trip, this policy DOES PROVIDE cover, as long as, prior to your trip commencing, the Foreign, Commonwealth and Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).

All other sections of cover exclude claims directly or indirectly related to a pandemic and/or epidemic (including the fear or threat of such), including but not limited to Coronavirus (COVID-19).

You should read your policy wording paying particular attention to what is and what is not covered under these sections and ensure it meets your requirements.

