

## IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)

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

Coronavirus (Covid-19) is considered as an 'infectious disease' and this Travel Insurance will provide cover under the following sections:

**Cancellation:** Policy A Section 1 Cancellation in the following circumstances:

- If you, anyone insured on the policy or a travel companion are unable to travel because you have contracted COVID-19 before leaving home on your trip and within 14 days of your departure date.
- If you, anyone insured on the policy, or a household member have to self-isolate at home due to COVID-19
- If you, anyone insured on the policy, or a family member are hospitalised or die due to COVID-19

**Curtailed:** Policy B Section 1 Cancellation in the following circumstances:

- If you, anyone insured on the policy, or a travel companion are diagnosed with COVID-19 during your trip.
- If you, anyone insured on the policy, or a family member are hospitalised or die due to COVID-19 during your trip.

**Emergency Medical and Repatriation Expenses:** Policy B Section 4 in the following circumstances:

- If you or anyone insured on the policy contracts COVID-19 during your trip and require medical treatment.
- If you or anyone insured on the policy are confined to your accommodation on medical advice.
- If you or anyone insured on the policy are unable to go on any pre-booked excursions due to having to isolate as a result of COVID-19.

Cover will only apply if you did not travel against the public advice of the FCDO, any local government, local authority or WHO.

**Additional Medical Expenses:** Policy B Section 5 in the following circumstances:

Denial of boarding (Overseas return quarantine)

- Accommodation Expenses  
additional accommodation for each full 24-hour period that you are unable to return to your home country if you were denied boarding on the return journey of your trip due to having or being suspected of having COVID-19 .
- Return Transport  
the cost of return transportation to your home country (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outbound journey) at the earliest possible date based on medical or local authority advice if you were denied boarding on the return journey of your trip due to having or being suspected of having COVID-19 .

There is no cover under any other section of the policy for anything caused by or relating to Covid-19/Coronavirus/SARs-COV-2, any mutation of Covid-19/Coronavirus/SARs-COV-2 or any pandemic or fear or threat of any of the above.

For full terms and conditions, please refer to our policy wording.

