

COVID-19 Cover

We're pleased to let you know that our travel policies provide you with enhanced cover for claims arising as a consequence of COVID-19.

Before you travel, we've included cover for cancellation due to you falling ill with COVID-19 and being unable to travel.

During your trip, all our policies include cover for any medical claim due to COVID-19 while travelling. We've also included cover for curtailment (if you need to come home early) due to the illness of a close relative due to COVID-19.

Please note:

- Cover is not provided should you travel against Foreign, Commonwealth & Development Office advice (FCDO) or;
- If you or any traveller on this policy contracts COVID-19 and have chosen not to have the recommended vaccinations, you will not be covered for any COVID-19 related claims under cancellation, curtailment or Emergency medical and repatriation expenses.

To highlight what cover is provided for COVID-19 and make this as clear as possible for you, we've included this cover under a separate section of the policy; Section 20: COVID-19. The following summarises the cover provided:

A. Cancellation, in the event of:

1. You, Your Relative, a member of Your household or travelling companion or of a friend with whom You had arranged to stay has a diagnosis of COVID-19 within 14 days of your booked departure date, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.
2. You being denied boarding on Your pre-booked outbound travel due to you contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius.

Cover is provided for:

1. The cost of:
 - a. Your unused non-refundable pre-booked travel and accommodation which you have paid or are contracted to pay; and
 - b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which you have paid or are contracted to pay; and
 - c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which you have paid.

B. Curtailment, in the event of:

1. Death of Your Relative or a member of your household living in the United Kingdom contracting COVID-19 as a result of COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

2. The hospitalisation as a result of COVID-19 for treatment with mechanical ventilation, of your relative or a member of your household living in the United Kingdom.

In addition, where you are unable to continue with a pre-booked excursion following Your self isolation as ordered by a relevant Government authority due to contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. Your reasonable additional travel and accommodation expenses which You incur in the Curtailment of Your Insured Journey; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
 - a. Your non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
 - b. Your non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
 - c. Your non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

C. Emergency Medical and Repatriation Expenses,

Trips outside the United Kingdom

In the event of an unforeseen medical emergency during an Insured Journey outside the United Kingdom as a result of You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. Emergency medical and repatriation expenses:
 - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take You to hospital; and
 - b. Returning You to the United Kingdom provided this is medically safe and authorised by Us or Our Assistance Company; and
 - c. The cost of a medical escort where this is deemed necessary by Us or Our Assistance Company, in the event of Your emergency repatriation to the United Kingdom; and
2. Reasonable additional travel and accommodation expenses (room only) for You to extend Your stay until You are medically fit to return to the United Kingdom; and
3. Reasonable additional travelling and accommodation expenses to repatriate You to the United Kingdom when You are denied boarding on Your pre-booked return travel due to You contracting COVID-19.
4. Confinement benefit: a benefit payment of £30 for each complete 24 hour period up to £300 where You are ordered into self-isolation in Your holiday accommodation by a relevant Government authority, as a result of You contracting COVID-19.

Trips outside the United Kingdom

In the event of an unforeseen medical emergency during a trip inside the United Kingdom of 2 or more consecutive nights in pre-booked accommodation as a result of You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. Extra transport and accommodation for You and one other person who stays with You, or who has to travel to You from the United Kingdom and/or travel back with You, if this is necessary due to medical advice.
2. Your body or ashes to be transported home.

Conditions and Exclusions do apply to these sections of cover and we would suggest you read these carefully together with the general policy conditions and exclusions.

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