

COVID-19 COVER

Applying to all Single trip travel policies purchased on or after 1st January 2021, and

Annual travel policies with a new policy start date or renewal date from the 1st January 2021.

PLEASE NOTE: this section of cover in the policy wording extends the cover provided under the Cancellation, Medical Expenses and Repatriation and Curtailment sections of this policy as follows:

A. CANCELLATION

We provide to each Insured Person in total per Trip, not exceeding the sum insured shown in the Summary of Cover Limits table, following necessary and unavoidable cancellation of a Trip as a result of:

1. You, Your Close Relative, a member of Your household or travelling companion or 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.

WHAT IS COVERED

1. The cost of all travel charges that You have paid and/or are contracted to pay before the departure date and cannot recover in respect of any part of the Trip that You are necessarily required to cancel.

B. MEDICAL AND REPATRIATION EXPENSES

We provide to each Insured Person in total per Trip, not exceeding the sum insured shown in the Summary of Cover in the event of an unforeseen medical emergency during a Trip 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.

WHAT IS COVERED

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 the Medical Assistance Company; and
 - c. The cost of a medical escort where this is deemed necessary by Us or the Medical 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.

C. CURTAILMENT

We provide to each Insured Person in total per Trip, not exceeding the sum insured shown in the Summary of Cover Limits table, following necessary and unavoidable curtailment of a Trip as a result of:

1. Death of Your Close Relative contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

WHAT IS COVERED

1. All reasonable additional travel expenses incurred by You in returning to Your Home address in the United Kingdom.

WHAT IS NOT COVERED APPLYING TO ALL SUB-SECTIONS

Applicable in addition to any exclusion listed under the Cancellation, Curtailment and Medical Expenses and Repatriation sections of this policy including anything mentioned in the General Exclusions:

1. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
2. Claims arising directly or indirectly from an outbreak of COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where Your Home is located, the country or specific area or event to which You were travelling to or through, existing or being publicly announced by the date You purchased, renewed or extended this insurance or at the time of booking any Trip, whichever is later, or in the case of claims under sub-section B, started Your Trip whichever was later.
3. Any claim where You are experiencing symptoms of COVID-19, or have been told to self-isolate at the time You purchased, renewed or extended this insurance, or at the time of booking any Trip, whichever is later, or in the case of claims under sub-section B, started Your Trip whichever was later.
4. Your quarantine when it has been imposed on a community, geographic location or vessel imposed by a government or public authority.
5. Any claim made under the COVID-19 cover section in addition to a claim under the Cancellation, Curtailment or Medical Expenses and Repatriation sections of this policy.

ADDITIONAL CONDITIONS APPLYING TO ALL SUB-SECTIONS

In addition to the additional conditions applying to the Cancellation, Curtailment or Medical Expenses and Repatriation sections of this policy including anything mentioned in the General Conditions:

We will require (at Your own expense) the following evidence where relevant:

1. A copy of the positive test result for COVID-19 You received from a registered Medical Practitioner.
2. Written confirmation from the scheduled Public Transport operator (or their handling agents) confirming the exact reason for which You were denied boarding, together with details of any alternative transport offered.
3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
4. Any other official document or medical report confirming Your diagnosis for COVID-19 which leads to Your self-isolation, or need to cancel Your Trip.