

Coronavirus (COVID-19) Outbreak

Following any announcement by the Foreign Commonwealth Office (FCO) advising against all but essential travel to any country due to the ongoing Coronavirus (COVID-19) outbreak, the following will apply for CSIS Travel Insurance policies as insured by ERGO (ETI):

- We will accept travel date changes to a new date which falls within 6 months of the original policy start date at no additional cost, as long as there is no increase in duration (single trip policies only)
- Where a new trip dates mean that a trip will be one day longer than previously covered, we will also accept this without an increase in premium
- We will accept a change in destination to any other country, as long as there is no increase in premium. Changes to a higher rated area will need to be charged for on a pro-rata basis.
- Single trip policy holders who no longer wish to travel and who do not have a claim to make can be offered a full refund of the premium paid, even if this is outside of the 14 day cooling off period

In the first instance, customers should be advised to contact their, airline, tour operator, accommodation provider, or other carriers to enquire about whether they can still travel, or about changing travel dates.

Our policies do not cover claims that arise as a result of an individual entering an area against the advice of the Foreign and Commonwealth Office.

Cancellation

No Cancellation cover for Coronavirus (COVID-19); Cancellation cover is provided for pre-trip, medically certified, unfit or not fit to travel

Travel against FCO advice

No cover for Cancellation or Costs re Traveling against FCO advice; <https://www.gov.uk/foreign-travel-advice>

No policy cover provided on any Policy Section of CSIS Travel Insurance should travel be undertaken against FCO advice

Quarantine

No cover for Costs or Costs Associated with Quarantine (in resort or on return home), including Self-isolation

No cover for Quarantine Repatriation

Lack or Denial or Withdrawal of Service

No cover for 'the lack of provision of any service or the provision of such service not being of an appropriate standard'

No cover for 'withdrawal of service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority, Civil Aviation Authority or of any similar body

The above subject to the Terms & Conditions of CSIS Travel Insurance policies.