

## IMPORTANT CORONAVIRUS INFORMATION:

### FOR EXISTING POLICYHOLDERS (SINGLE TRIP & ANNUAL MULTI TRIP) POLICIES PURCHASED OR RENEWED PRIOR TO 13<sup>th</sup> MARCH 2020

- COVER FOR TRIP CANCELLATION CONTINUES (AS DO ALL POLICY SECTIONS) PROVIDED THE ORIGINAL HOLIDAY BOOKING WAS MADE PRIOR TO 13<sup>TH</sup> MARCH 2020 WHEN THE PANDEMIC WAS DECLARED.
- REBOOKED TRIPS AND NEWLY BOOKED TRIPS AFTER 13TH MARCH 2020 THERE IS NO CANCELLATION COVER FOR HOLIDAYS BOOKED AFTER THE COVID-19 PANDEMIC WAS DECLARED BY THE WORLD HEALTH ORGANISATION AND THEREFORE BECAME A KNOWN EVENT. AS SUCH, COVER IS NOT PROVIDED UNDER THE POLICY (KNOWN EVENTS LIKELY TO GIVE RISE TO A CLAIM BEING EXCLUDED). HOWEVER, THE POLICY WILL CONTINUE TO PROVIDE COVER UNDER THE EMERGENCY MEDICAL AND REPATRIATION EXPENSES SECTION OF CSIS POLICIES WHEN TRAVELLING TO A DESTINATION WHERE THE FCO HAS LIFTED TRAVEL RESTRICTIONS AND IS NOT ADVISING AGAINST ALL OR ALL BUT ESSENTIAL TRAVEL TO THAT DESTINATION.
- FOR THOSE RENEWING ANNUAL MULTI TRIP POLICIES PLEASE NOTE THAT IF YOUR EXPIRING CSIS POLICY PROVIDED COVER FOR A CORONAVIRUS CLAIM THEN YOUR RENEWAL POLICY WILL STILL COVER CORONAVIRUS RELATED CANCELLATION CLAIMS FOR A TRIP ORIGINALLY BOOKED (NOT REBOOKED OR NEWLY BOOKED TRIPS) PRIOR TO 13 MARCH 2020.

### NEW POLICIES (SINGLE TRIP & ANNUAL MULTI TRIP) POLICIES PURCHASED OR RENEWED FROM 13<sup>th</sup> MARCH 2020

#### THERE IS NO COVER FOR:

- CLAIMS ARISING FROM ANY EPIDEMIC OR PANDEMIC AS DECLARED BY THE WORLD HEALTH ORGANISATION.
- CLAIMS ARISING FROM OR RELATED TO ANY CORONAVIRUS INCLUDING BUT NOT LIMITED TO COVID-19, OR ANY RELATED/MUTATED FORM OF THE VIRUS. (*This General Exclusion does not apply to claims under the Emergency Medical and Repatriation Expenses section of CSIS policies when travelling to a destination where the FCO has lifted travel restrictions and is not advising against all or all but essential travel to that destination.*)
- CLAIMS ARISING FROM ANY TRAVEL UNDERTAKEN TO AN AREA WHERE THE FOREIGN AND COMMONWEALTH OFFICE (FCO) ADVISE AGAINST ALL OR ALL BUT ESSENTIAL TRAVEL OR WHERE IT IS DEEMED UNSAFE FOR YOU TO TRAVEL (*If you are unsure please check [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)*).