

Travel advice – updated FCO advice 14/4/20:

The Foreign and Commonwealth Office (FCO) gives advice to help UK citizens make judgements about travelling to a particular country. On the 4 April the FCO updated its advice as follows:

The FCO advised British people against all non-essential travel worldwide. This applies for an indefinite period due to unprecedented international border closures and other restrictions. They have also advised British people travelling abroad to return to the UK now. All countries may restrict travel without notice.

If you are currently abroad, please visit the [FCO website](#) for up to date advice on getting home.

Travel insurance covers you for non-refundable costs. Your first step should be to contact your airline, travel or accommodation provider to find out what your options are. You should also contact your debit/credit card provider about obtaining a refund. For any non-refundable costs, please contact our claims team.

To allow us to prioritise customers who were due to travel in the immediate future or who are stuck abroad, we're asking that you only call if you were due to travel in the next seven days. Please call the claims number in your policy booklet.

What will I need to make a travel insurance claim?

You'll need to provide us with:

- Confirmation of the original booking, and which parts of it are non-refundable
- Evidence you've contacted your travel, accommodation or debit/ credit card provider to claim a refund.
- Details of any self-isolation advice you've been given by either your GP or from NHS 111.

For all claims our normal policy terms and conditions, exclusions and claims assessment apply.

How long will it take for my claim to be processed?

Due to the high volume of claims relating to coronavirus, claims will be assessed within 28 days from receipt of your correspondence. It is therefore important that you follow the guidance provided in the claims pack which will have been issued following notification of your claim.

I have an existing policy and I'm unable to travel abroad due to the FCO advice. Am I covered for cancelling my trip?

If you booked your trip before the FCO advised against all but essential travel abroad and that advice is still in place within 31 days of your departure date, your cancellation costs will be covered.

I have an existing policy and I'm planning to book a new trip abroad. If the FCO advice is still in place when I am due to travel, will I be covered to cancel my trip?

As the FCO advice is now in place indefinitely, if you book a new trip now you will not be covered for any cancellation costs as a result of you deciding not to travel due to the FCO advice on Covid-19 being in place.

I have an existing policy and I am unable to go on my trip in the UK. Am I covered for cancelling my trip?

Yes, you are covered for UK trips where you have 2 consecutive nights pre-booked holiday accommodation and you're due to travel while the lockdown is still in place. You must have booked your trip before the Government advised against all non-essential trips on the 17 March 2020.

You should check first whether you'd be able to get a refund or make alternative travel arrangements with your airline, travel or accommodation provider or credit / debit card provider.

I have an existing policy and I am planning to book a new trip in the UK. If the UK Government advice is still in place when I am due to travel, will I be covered to cancel my trip?

While the UK lockdown is still in place, if you decide to book a new trip in the UK, you will not be covered for any cancellation costs due to UK travel restrictions.

You're currently abroad and you need to come home early or you are stuck abroad due to the FCO's advice and/or local travel restrictions.

You should contact your airline or travel provider in the first instance to find out what your options are. You should also check the FCO website (<https://www.gov.uk/foreign-travel-advice>) for advice in the country that you are in.

The government announced on 30th March a new partnership with the airline industry to help British people travelling abroad to return to the UK. Where commercial routes remain feasible airlines will be responsible for getting their passengers with pre-booked tickets home.

Where commercial routes do not exist, government will provide up to £75 million to enable special charter flights to priority countries to bring back UK residents. To see if you are eligible, and to find out how to book and sign up to email alerts, see the 'Return to the UK' section of the Government's [travel advice page](#) of the country that you are in. When special return flights become available, these will be advertised by the embassy and British nationals on Travel Advice Pages and Embassy social media and those who have registered for updates will be contacted via email.

If you are in real need, you can contact the FCO's consular assistance helpline on 020 7008 1500.

Where the airline has cancelled the flight, we understand if your flight is;

- from or within the EU or
- to the EU with an EU airline,

Your airline may be obliged to assist you with refunds or re-routing and care (including accommodation) under EU regulations and/or the terms and conditions of your booking. Your airline may offer you a voucher for future travel, but we understand that you are not obliged to accept this and are entitled to ask for a refund of the price paid for your ticket. Where you accept a voucher or a refund you cannot then claim for the cost of this from your insurance (including if there are issues with the voucher in the future) and your airline may not be required to assist you with re-routing and care.

The Civil Aviation Authority has guidance on passenger rights which you can find here <https://www.caa.co.uk/COVID-19>.

Where the airline has been unable to assist you, if you took out your policy, booked a trip and travelled before the FCO advised against all or all but essential travel, you may be covered under your travel insurance as follows:

- you can claim for additional travel and accommodation costs up to the policy limit that are not recoverable from your airline or travel provider, to allow you to return to the UK due to the FCO advice;

If you are stuck abroad and cannot get back before your travel insurance cover ends, emergency medical cover will remain in force without addition premium, providing you are making every effort to return home when possible.

What should I do if the airline or travel provider cancels my flight from the UK?

You should contact your airline or travel provider in the first instance to find out what your options are. Some airlines are operating rescue flights to repatriate customers to the UK. We understand that if your airline has cancelled your flight and it's;

- from or within the EU or
- to the EU with an EU airline

Your airline may be obliged to assist you with refunds or re-routing and care (including accommodation where necessary) under EU regulations and/or the terms and conditions of your booking. Your airline may offer you a voucher for future travel, but we understand that you are not obliged to accept this and are entitled to ask for a refund of the price paid for your ticket. Where you accept a voucher or a refund you cannot then claim for the cost of this from your insurance (including if there are issues with the voucher in the future) and your airline may not be required to assist you with re-routing and care.

The Civil Aviation Authority has guidance on passenger rights which you can find here <https://www.caa.co.uk/COVID-19>.

Given the latest Government advice, should I cancel my trip right away?

We're unable to consider claims for cancellation due to the FCO advising against travel more than 31 days prior to your trip. You should think carefully about cancelling your trip now as you might not be able to get a refund from your travel provider.

You should check first with your airline, travel or accommodation provider to see what your options are and if you are entitled to a refund or make alternative travel arrangements. If you paid for any part of your trip with your credit or debit card, you should check with your provider to see if you are entitled to a refund.

If I contract the Coronavirus while I'm on a trip, would I be covered for medical treatment overseas?

Yes, you would be covered, however you should be aware that treatment is subject to the locally available facilities and medical repatriation or transfer to alternative medical facilities will be subject to any travel restrictions which are in place.

If I am quarantined at an airport and cannot fly as a result of a medical assessment, will I be covered for a full refund of the cost of my/my family's trips? Will my policy cover the cost of another flight home?

If you are quarantined at an airport, then you will be covered for any unused non-refundable costs for accommodation should you choose to abandon your trip and come home early, as well additional travel and accommodation costs to get you home.

If I am on holiday and my hotel was put into lock-down, would I be able to claim for any additional living expenses such as meals and drinks?

You would be covered for any associated expenses, as outlined in the policy wording, that are unrecoverable from travel or accommodation provider. If your policy is due to end while you're in lock-down, emergency medical cover will remain in force without addition premium, providing you are making every effort to return home when possible.

Due to FCO advice, my airline has offered to move my flights to a different date, but I am unable to travel then due to previous commitments. Will my travel insurance refund me if I cancel?

You should contact your airline or travel provider in the first instance to find out what your options are. We understand that if your airline has cancelled your flight and it's;

- from or within the EU or
- to the EU with an EU airline,

Your airline may be obliged to assist you with refunds or re-routing and care (including accommodation) under EU regulations and/or the terms and conditions of your booking. Your airline may offer you a voucher for future travel, but we understand that you are not obliged to accept this and are entitled to ask for a refund of the price paid for your ticket. Where you accept a voucher or a refund you cannot then claim for the cost of this from your insurance (including if there are issues with the voucher in the future) and your airline may not be required to assist you with re-routing and care.

The Civil Aviation Authority has guidance on passenger rights which you can find here <https://www.caa.co.uk/COVID-19>.

If you are unable to recover your losses from your airline or travel and accommodation provider, we may be able to consider your claim.

If I travel to a country which the FCO has advised against travel/all but essential travel, will that invalidate my travel insurance?

We would urge you to follow the advice as outlined by the FCO/local authorities and not place yourself at additional risk. However, if you decide to travel against the FCO advice, you will still be covered for medical emergency claims but you will not be covered under your policy for abandonment if the travel advice was in place when you left the UK because Coronavirus is now a known event.

I work in the Armed Forces or Emergency Services and have been asked to cancel my holiday to support with the Coronavirus outbreak. Can I claim on my travel insurance for cancellation of my holiday?

If you are members of HM Armed Forces, the Emergency Services or a Government Department and your leave is cancelled due to an unexpected posting or an emergency in the UK, you are covered for any cancellation claims (this includes doctors and nurses).