

OUR POLICIES COVER A WIDE RANGE OF CORONAVIRUS (COVID-19) RISKS AS STANDARD

All our policies include cover for Covid-19 as standard, to help you decide if this cover is suitable for your needs please review the details below which explain how your cover applies in a number of circumstances.

CANCELLING DUE TO COVID-19

Your policy will cover you subject to the terms and conditions, if you need to cancel your trip because:

- » You or a close relative are diagnosed with or have contracted COVID-19
- » You are required to self-isolate, subject to a positive test result/confirmation from a GP
- » Someone you were due to travel with or stay with on your trip needs to self-isolate.

Your policy will not cover you to cancel your trip if:

- » You don't want to quarantine or self-isolate when you return to your home area
- » You are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or regional lockdown
- » Any costs for your Package holiday if it was cancelled by your travel provider or you were unable to travel due to a change in FCDO travel advice
- » You aren't able to produce the required vaccine certificates, medical tests/documents.

CUTTING YOUR TRIP SHORT

Providing you aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then you are covered subject to the terms and conditions, if you need to cut your trip short because:

- » The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advise you to evacuate or return to your home area
- » You have been denied boarding at your UK departure point because you have COVID-19 symptoms
- » If you need to come home early because a close relative has COVID-19.

Your policy will not cover:

- » You wishing to return home early to avoid the need to quarantine.

EMERGENCY MEDICAL COVER FOR COVID-19

If you develop COVID-19 whilst abroad your policy will cover you subject to the terms and conditions for:

- » Emergency medical treatment, repatriation and other expenses
- » Additional transport and accommodation if you are unable to return home as planned.

Your policy will not cover:

- » If you are travelling against Foreign, Commonwealth & Development (FCDO) advice.

For the full limits of cover for your chosen policy please refer to your schedule of cover. Terms and Conditions apply.

FURTHER INFORMATION

Do I need to be fully vaccinated against Covid?

Our policies **do not require you to be fully vaccinated**. Please note however that our policies do not offer any cover if you fail to hold the relevant documentation as required by your airline (or other public transport such as a cruise ship or train) or destination country. For example if your destination country requires you to provide either proof of being fully vaccinated or a current negative test certificate and you are denied boarding/entry due to not providing valid documents there is no cover under our policies.

What will I need to do if I test positive?

Unless your destination requires a COVID test then you have no obligation to take one prior to travel under our policy. If your destination does require a test or you wish to take one as you feel unwell we would generally recommend using a private test as noted below as this will include a standardised Fit (or unfit) to Fly Travel certificate. As standard the following options are available to you to prove you have tested positive

- » A private test from a provider that provides a Travel certificate, for example* <https://covid.randox.com/pre-departure/>
- » Any other written confirmation of a positive COVID test from a relevant source for example a pharmacy, doctors surgery or hospital.

* Please note this is not an endorsement of this particular provider, we use this as an example as they are one of the largest providers in the UK.

Do you cover the cost of COVID Tests or vaccination?

No. Our policies do not cover the cost of COVID tests or vaccination either prior to, during, or post your travel.

Note: Our claims team will assess costs for COVID tests required by a doctor or hospital as part of a valid claim for emergency medical assistance on a case by case basis. Claims for COVID tests for any other reason (for example pre-departure, in hotel/venue or post arrival tests) will not be covered.

Where can I travel?

You can travel to any destination listed on your certificate of insurance, however, if you travel to a country where the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority advise against travel there will be no cover under this policy.