Worldwide Internet Insurance Services Ltd
Suite 321, Second Floor,
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cover for you
travel insurance underwritten by AXA

AXA COVER DIRECTIVE Coronavirus 11/05/2020 v7

Overview

The cover under your policy for Coronavirus disease (COVID-19) will depend upon when you purchased your policy, when you originally booked your trip and if you took optional Travel Disruption Cover which is available on some of our policies. All policies regardless of purchase date will continue to benefit from all other cover including Emergency Medical Costs, Cancellation and Baggage as normal.

If you purchased a new policy after midday on the 13th March 2020
Any new policy purchased, after midday 13th March 2020, will not cover any cancellation claim in relation to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these. This includes but is not limited to, cancellation due to your diagnosis of Coronavirus, FCO advise against all travel or all but essential travel to your destination or your flights being cancelled. We will continue to cover any medical claims because of Coronavirus if you are travelling to an area where no FCO advice exists.

If you purchased a new policy prior to midday on 13th March 2020 including Trip Disruption cover
Your policy includes cover for cancellation claims in relation to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these. This includes but is not limited to, cancellation due to your diagnosis of Coronavirus, FCO advise against all travel or all but essential travel to your destination or your flights being cancelled.

If you purchased a new policy prior to midday on 13th March 2020 excluding Trip Disruption cover
If your policy does not include Trip Disruption cover then as standard you have no cover for cancellation of your trip due to a pandemic or if a regulatory authority has advised against travel to your destination. We have however taken the decision to allow any policy to cover cancellation due to regulatory advice for any trips **originally* booked prior to midday on 13th March 2020 and due to depart on or before 31st May 2020.** We will reassess this date at regular intervals.

For any trip originally booked after midday on the 13th March 2020, we will not cover any cancellation claim in relation to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these. This includes but is not limited to, cancellation due to your diagnosis of Coronavirus, FCO advise against all travel or all but essential travel to your destination or your flights being cancelled. We will continue to cover any medical claims because of Coronavirus if you are travelling to an area where no FCO advice exists.

*If you originally booked a trip prior to the 13th March at midday and you move this trip to a later with the same supplier (either by way of date change or voucher) you will continue to receive cover for cancellation claims in relation to Coronavirus for that trip.

If you renewed your policy after 13th March 2020

So long as you renewed your policy with continuous cover then we have taken the decision to extend cover for cancellation due to regulatory advice relating for any trips **originally* booked prior to midday on 13th March 2020 and due to depart on or before 31st May 2020.** We will reassess this date at regular intervals.

For any trip originally booked after midday on the 13th March 2020 , will not cover any cancellation claim in relation to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these. This includes but is not limited to, cancellation due to your diagnosis of Coronavirus, FCO advise against all travel or all but essential travel to your destination or your flights being cancelled. We will continue to cover any medical claims because of Coronavirus if you are travelling to an area where no FCO advice exists.

*If you originally booked a trip prior to the 13th March at midday and you move this trip to a later with the same supplier (either by way of date change or voucher) you will continue to receive cover for cancellation claims in relation to Coronavirus for that trip.

CUSTOMER FAQs

Moving your cover dates (Single Trip Policies only)

My trip provider has offered me alternative dates, can I move my cover?

By accessing your Customer Zone you can, subject to some terms and conditions, move your trip dates back at no charge up to 365 days (in most cases) from the initial date of purchase. If you move your policy back using this tool you will continue to receive cover for cancellation due to Coronavirus for that trip if it was already eligible (see Overview for more details).

Cancelling your trip

Am I covered to cancel my trip?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs (they may alternatively offer you a voucher** or the opportunity to rebook, where either of these options are offered but not taken there is no cover under this policy).
- You should contact your claims team for claims consideration if –
  - You are due to travel to an area where regulatory body has advised against travel to and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.
  - You are unable to commence your trip due to a compulsory quarantine or a regulatory authority advising you not to leave your home. Or the area you are due to travel due is 'locked down' due to quarantine.
  - You have a pre-existing medical condition and a medical practitioner has advised you not to travel due to a risk to your health.
  - You are due to travel to an area where you will need to self-isolate upon return.
- If you are due to travel to an area where no regulatory body has advised to cancel, then no cover is in place for disinclination to travel.
- If your travel is currently due to occur after 31st May 2020 then we will be unable to process a claim for cancellation at this time. Due to the constantly moving nature of the pandemic we are reviewing this date on a weekly basis, so, please check back on Monday 18th May for any change to the allowed travel dates.

Am I covered to cancel my trip to an area where no regulatory advice exists?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs (they may alternatively offer you a voucher** or the opportunity to rebook, where either of these options are offered but not taken there is no cover under this policy).
- If you are due to travel to an area where no regulatory body has advised to cancel, then no cover is in place for disinclination to travel.

Ending your trip early

Am I covered to cut short my trip and am I covered for additional costs I pay to return home?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs (they may alternatively offer you a voucher** or the opportunity to rebook, where either of these options are offered but not taken there is no cover under this policy).
- Where you are on a trip and regulatory advice changes to advise against travel and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.

During a trip

What if the hotel or area I am staying in gets quarantined and I am unable to return as planned?

- You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs (they may alternatively offer you a voucher** or the opportunity to rebook, where either of these options are offered but not taken there is no cover under this policy).
- Where you have been subject to compulsory quarantine whilst on a trip and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.

** Please be aware that in some circumstances (in particular if your booking was subject to the Package Travel Regulations) you have a legal right to a full refund and where offered vouchers you have the right to reject them in favour of a full refund. While normally this process takes up to 14 days we are aware that at this time it is taking significantly longer with many providers (around 30 to 60 days).

Should you have any further questions, please contact us on 0203 137 8981.