

## **AXA COVER DIRECTIVE Coronavirus, Wuhan City, 23/01/2020**

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### **Overview**

A new Chinese coronavirus, a cousin of the SARS virus, has infected hundreds since the outbreak began in Wuhan, China, in December. It is believed the virus started in a fish market in the city.

Chinese officials have advised against travel to Wuhan and the public transport network has been shut down. In addition, the FCO advised against all but essential travel late on 22/01/2020.

Public Health England have issued advice for travelers to China  
<https://www.gov.uk/government/news/wuhan-novel-coronavirus-and-avian-flu-advice-for-travel-to-china>

Claims will only be considered if you have a policy which includes the following has been purchased:  
The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which you are travelling advising against all travel or all but essential travel to the country or specific area you are travelling to.

### **Cancelling your trip**

*Am I covered to cancel my trip to Wuhan?*

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » Where 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.

*Am I covered to cancel my trip elsewhere in China or to another country?*

- » There is no cover for the cancellation of a trip for fear of infection/epidemic.
- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.

### **Ending your trip early**

*Am I covered to cut short my trip from Wuhan?*

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » Where 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.

*Am I covered for additional costs I pay to return to the UK?*

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » Where 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.

### **FAQ's**

Q- I'm no longer travelling to Wuhan; can I have a refund on my travel insurance?

A- You can only obtain a refund if you're within the cooling off period of your policy which is the first 14 days after you received your policy documents and no claim has been made.

Q- I am now travelling to an alternative country am I still covered?

A- To ensure we are still able to provide cover to your amended destination please contact our sales team to update your policy.

<https://www.gov.uk/foreign-travel-advice/china>

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