

## AXA COVER DIRECTIVE Coronavirus, China, 29/01/2020 v6

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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.

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

On 28/01/2020 the FCO advised against all travel to Hubei Province, and advise against all but essential travel to the rest of mainland China (not including Hong Kong and Macao).

Early on 29/01/2020 some airlines, including British Airways, suspended all flights to mainland China.

On 4/2/2020 the FCO said that if you're in China and able to leave, you should do so. They haven't changed the official advice and are still advising against all but essential travel to the rest of mainland China (not including Hong Kong and Macao).

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>

If your policy was purchased and your trip booked before the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which you are travelling advised against all travel or all but essential travel to the country or specific area you are travelling to and you are due to travel on or before 30/04/2020 (inclusive) claims will be considered.

### Canceling your trip

Am I covered to cancel my trip to China, I'm due to travel on or before 30/04/2020 (inclusive)?

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » If you are not on package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, please contact the claims team for consideration.

Am I covered to cancel my trip to China, the trip is due to depart on or after 30/04/2020?

- » 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.

Am I covered to cancel my trip to Hong Kong, Macao or to another country?

- » There is no cover for the cancellation of a trip where there is no FCO advice in place.
- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.

The airline I'm due to travel with has cancelled flights to China and I can no longer travel, am I covered?

- » Under EU Law your airline must let you choose between either a refund or an alternative flight.
- » You should speak to your tour operator or accommodation provider for a refund of other costs.
- » If you are not on a package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, please contact the claims team for consideration.

### Ending your trip early

Am I covered to cut short my trip from China?

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » If you are not on package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, 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.
- » If you are not on package trip and you can provide written evidence detailing there is no refund from your transport or accommodation provider, please contact the claims team for consideration.

**FAQ's**

Q- I'm no longer travelling to China; 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>

<https://www.caa.co.uk/Passengers/Resolving-Travel-Problems/Delays-and-cancellations/>

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