

Coronavirus Outbreak (COVID-19)

24th September 2020

Our travel insurance policies have an exclusion which prevents you for claiming for any circumstances known prior to purchasing a policy or booking a trip which may cause a claim. Late on 11th March 2020 the World Health Organisation confirmed Coronavirus (COVID-19) has reached pandemic status. Therefore, it is reasonably foreseeable that it may give rise to a claim.

Any new policy purchased will not cover any cancellation:

- where you cannot travel or choose not to travel because the World Health Organisation or any other government body's advice in your home country advises against travel due to a pandemic, or the country you are travelling to advises against inbound travel due to a pandemic.
- where you cancel your trip and the reason for cancelling is not listed in the 'what is covered' section, including but not limited to an event you were due to travel to being cancelled, or your change in desire to travel.

If the product you choose includes emergency medical costs, we will cover your medical costs related to Coronavirus provided you haven't travelled against World Health Organisation or any other government body's advice in your home country or the country you are travelling to) or medical advice. If you are forced to quarantine during your trip, we will cover the applicable associated costs of same, up to the policy limits, subject to a medical certificate or an official test result.

If the product you choose includes cancellation, we will cover cancellation if you, a close relative or travelling companion become ill, quarantined or are refused boarding due to Coronavirus, subject to a medical certificate or an official test result.

For any new policy purchased, or trips booked, all benefits will continue to apply except cancellation exclusions listed above.