

# Important information about cover for Covid-19

POST OFFICE

This document is intended as a guide and does not form part of your policy. Please ensure you read the full policy wording, your Schedule which is your evidence of cover, and any endorsements to ensure that the cover being offered meets your requirements.

Limited cover is provided for Coronavirus under the following sections of cover: Medical Expenses, Cancellation and Cutting Short Your Trip. We understand that you will want to know what cover you have in certain circumstances. We have therefore prepared a guide of frequently asked questions which we hope will answer your queries.

If the answer to your query is not included below please contact our customer services on **0330 123 1382**.

Please note items identified as 'covered' are subject to your policy terms and conditions and benefit limits set out in your policy. It is not a guarantee that your claim will be paid.

There is no cover under your policy for losses insured or guaranteed by any other existing protection, specifically The Package Travel and Linked Travel Arrangement Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under the Consumer Credit Act, or any other specific legislation for transport or travel providers.

Cover for Cancellation and Cutting Short Your Trip is only for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source.

Before You Start Your Trip	
Scenario	Cover Stance (all claims are subject to terms and conditions and applicable excesses)
You test positive with COVID-19 before you are due to travel	<b>Covered.</b> Provided you test positive within 14 days of your trip starting and did not buy this policy after receiving a positive test. The test must have been administered by an independent authority and the date and time must be evidenced
An immediate relative* is hospitalised due to COVID-19	<b>Covered.</b> Provided they were hospitalised within 14 days of your trip starting and you did not buy this policy after hospital admission or you were not aware hospital admission was required
You are certified too ill to travel due to COVID-19 by a medical practitioner	<b>Covered.</b> Provided you receive a medical certificate within 14 days of your trip starting and did not buy this policy after receiving a certificate from a medical practitioner
An immediate relative* dies from COVID-19	<b>Covered.</b> Subject to the death occurring within 14 days of your intended departure
Someone you are due to stay with dies from COVID-19	<b>Covered.</b> Subject to the death occurring within 14 days of your intended departure
Your travelling companion dies from COVID-19	<b>Covered.</b> Subject to the death occurring within 14 days of your intended departure
Your travelling companion falls ill from COVID-19	<b>Not Covered.</b> We suggest you try and rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
Someone you are due to stay with falls ill from COVID-19	<b>Not Covered.</b> We suggest you try and rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
The area where you live or where you are departing on your trip from is locked down	<b>Not Covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
You no longer want to travel because you are concerned you may catch COVID-19	<b>Not Covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
The Foreign, Commonwealth and Development Office advises against ALL travel to your intended destination due to COVID-19	<b>Not Covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
Your GP advises you not to travel due to COVID-19	<b>Not Covered.</b> Unless your GP issues a certificate confirming that, following a medically approved test, you have contracted COVID-19 and advises you against travelling, within 14 days of your trip starting
The government introduces compulsory quarantine for travellers coming back from your intended destination and you no longer want to travel	<b>Not Covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
A letter advising you or anyone you are due to travel with or stay with, to shield	<b>Not Covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval
You are contacted under the track and trace initiative and advised to self isolate	<b>Not covered.</b> Unless your GP issues a certificate confirming that, following a medically approved test, you have contracted COVID-19 and advise you against travelling, with 14 days of your trip starting.

After Your Trip Has Started	
Scenario	Cover Stance
During your trip abroad you test positive with COVID-19 and you are hospitalised	<b>Covered.</b> You can claim for any medical expenses you incur while abroad subject to you providing a medical certificate, issued by a medical professional, confirming that, following a medically approved test, you had been diagnosed with COVID-19 which resulted in you being hospitalised
During your trip you fall ill with COVID-19 and you require a medical escort to help you home	<b>Covered.</b> We will pay to return you to the UK with a medical escort if deemed medically necessary by the local doctor and with the approval of our Assistance Helpline Medical Service
While on a trip a travelling companion or someone you are planning to stay with is hospitalised or dies from COVID-19	<b>Covered.</b> We will pay for additional travel and accommodation costs incurred in cutting short your trip, and refund any outstanding unused portion of your holiday
While on your trip an immediate relative* dies from COVID-19 back in the UK	<b>Covered.</b> We will pay for additional travel and accommodation costs incurred in Cutting Short Your Trip, and a pro-rata refund of the outstanding unused portion of your holiday
You are not allowed to board your transportation because you have showed signs of having COVID-19 and you miss your flight	<b>Not Covered.</b> There is no cover for missing your transportation if you have shown signs of having COVID-19
The Foreign, Commonwealth and Development Office advise against travel to your destination during your trip and advise UK nationals to return to the UK	<b>Not Covered.</b> We suggest you contact your travel and accommodation providers to see if they can help get you back to the UK
The area you are staying in is locked down by the government on the instruction of local government or public health officials	<b>Not Covered.</b> There is no cover for actions taken by local government or public health officials
You are held in compulsory quarantine in your holiday accommodation on the instruction of local government or a public health official	<b>Not Covered.</b> There is no cover for actions taken by local government or public health officials
While you are on holiday there is a spike in local cases, and you wish to cut short your holiday	<b>Not Covered.</b> There is no cover in this instance
You arrive at your destination to find all nationals from the UK must quarantine on arrival and you wish to cut your trip short	<b>Not Covered.</b> There is no cover if the instruction to quarantine comes from local government or public health officials

\*Immediate Relative: Your mother, father, sister, brother, spouse, civil partner, fiancé/e, your children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law; sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian.