

## Coronavirus (Covid-19) – FAQ's

### **If I travel to affected areas against the FCO advice, will my travel insurance be invalidated?**

We would urge you to follow the advice as outlined by the FCO / local authorities and not place yourself at additional risk. However, travelling against FCO advice would not invalidate your cover.

### **If I become ill due to the Coronavirus while I'm overseas, would I be covered for medical treatment overseas?**

For policies purchased prior to 16 March 2020 cover would be in place, however, you should be aware that treatment is subject to the locally available facilities and medical repatriation or transfer to alternative medical facilities will be subject to any travel restrictions that may be in place.

### **Am I covered if I cancel my trip due to Coronavirus (Covid-19)?**

**If you wish to make alternative travel plans, you should in the first instance contact your airline, tour operator or travel provider to reschedule or seek a refund for your trip. Only then can consideration be given to claims under your travel insurance for unrecovered costs.**

#### **Policies issued prior to the 13 March 2020**

Insurers will consider cancellation claims where the FCO advise against all or all but essential travel, providing your trip is due to depart on or before 30 April 2020. If your trip is due to depart after this date, unfortunately there is no cover in the event of cancellation due to FCO travel restrictions.

#### **Policies issued on or after 13<sup>th</sup> March 2020**

On 11<sup>th</sup> March 2020 the WHO declared Coronavirus (Covid-19) a pandemic. As this is now a known event, there is no cancellation or curtailment cover for claims relating to the Coronavirus (Covid-19) for policies issued or trips booked on or after 13<sup>th</sup> March 2020.

### **I'm in an area affected by the Coronavirus and want to return home earlier than planned, am I covered?**

If you have **Political and Natural Disaster Evacuation** cover included and you are in an area where the FCO have advised against all or all but essential travel, providing these restrictions were not in place at the commencement of your trip, evacuation cover would be provided. Please contact our claims handlers CEGA Assistance.

Cover is subject to the FCO issuing travel advice for the particular country or region in which you are travelling, recommending that certain categories of person should leave that country or region.

**I don't have Political and Natural Disaster Evacuation cover. Am I covered if I want to return home earlier than planned?**

Unfortunately, if you do not have 'Political and Natural Disaster Evacuation cover' no cover would apply in the event of you having to be evacuated from the country you were travelling to.

**I am due to travel but I have been quarantined by my Doctor? Can I cancel my trip?**

If you have been advised to self quarantine, then consideration can be given to your claim. For a claim to be validated your trip must be due to depart within the quarantine period and we would need evidence of the need to self quarantine e.g. you have recently returned from a country where the Government have advised travellers to self quarantine for 14 days. If the quarantine period is due to end before your departure date, this would not be considered as a valid claim.

**I'm thinking of booking a trip for six months' time to an area where the FCO are advising against travel. Would I be covered if I have to cancel my trip?**

Travel insurance protects against unexpected events. There is no current indication of how long the current regulatory advice will remain in force, so we would not consider any claim for a trip that was booked while the FCO advice was in place.

**If you need to make a claim, you should contact:**

**CEGA Claims Service, PO Box 127, Chichester West Sussex PO18 8WQ**

**Telephone: +44 (0) 1243 218 416**

**E-mail: [claims@cegagroup.com](mailto:claims@cegagroup.com)**

**Valid as at 17 March 2020**