



COVID Scenarios

We understand that it is important you know what cover is in place if Coronavirus or Covid-19 affects your trip.

Please note: Cancellation due to a pandemic illness or for personal quarantine is not covered within the first 48 hours of the policy purchase date.

We hope the scenarios below explain some of what we do or don't cover:

Cancelling due to COVID-19

Your policy **will** cover you subject to the terms and conditions, if you need to cancel your trip because:

- You or a close relative are diagnosed with or have contracted COVID-19, providing it has been more than 48 hours since you purchased the policy,
- You are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system,
- Someone you were due to travel with or stay with on your trip needs to self-isolate.

Your policy **will not** cover you to cancel your trip if:

- You don't want to quarantine or self-isolate when you return to your home area,
- You are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or regional lockdown,
- Any costs for your Package holiday if it was cancelled by your travel provider or you were unable to travel due to a change in Foreign, Commonwealth & Development Office (FCDO) travel advice,
- You cannot travel due to a pandemic illness or personal quarantine within the first 48 hours of the policy purchase date,
- You aren't able to produce the required vaccine certificates, medical tests/documents.

Cutting your trip short

Providing you aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then **you are** covered subject to the terms and conditions, if you need to cut your trip short because:

- The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advise you to evacuate or return to your home area,
- You have been denied boarding at your UK departure point because you have COVID-19 symptoms,
- If you need to come home early because a close relative has COVID-19.

Your policy **will not** cover:

- You wishing to return home early to avoid the need to quarantine.

Emergency medical cover for COVID-19

If you develop COVID-19 whilst abroad your policy **will** cover you subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses,
- Additional transport and accommodation if you are unable to return home as planned.

Your policy **will not** cover:

- If you are travelling against Foreign, Commonwealth & Development Office (FCDO) advice.