



Coronavirus (COVID-19) and general travel insurance FAQ's

Coronavirus FAQs

How do I make a claim?

If you are claiming for a cancelled trip we ask that you always contact your Tour Operator or Airline provider in the first instance to understand the options available to you before submitting a claim. For all other claims please call our team on 0300 100 6474, our opening hours are Monday to Friday, 8am to 6pm, or email us on Morethantravelclaims@allianz-assistance.co.uk.

The airline has cancelled my flight – what should I do?

If you booked your trip through a Travel Agent, Tour Operator or directly with an airline, we ask that you contact your provider to understand the options available to you before calling our claims team on 0300 100 6474, our opening hours are Monday to Friday, 8am to 6pm, or emailing Morethantravelclaims@allianz-assistance.co.uk.

If you have been given alternative dates to travel after contacting your provider, please contact our team on 0800 980 5573 as we may be able to change your Single Trip policy to match your new travel dates provided they fall within 365 days of the original date that you purchased your policy. We will let you know if there is an additional cost because of change in location or trip duration.

I want to reschedule or postpone my trip – what do I do?

If you have been given alternative dates to travel by your travel provider, please contact our team on 0800 980 5573. We may be able to change your Single Trip policy to match your new travel dates provided they fall within 365 days of the original date that you purchased your policy. We will let you know if there is an additional cost because of a change in location or trip duration.

Even though travel is safer now, I don't feel comfortable going anywhere yet. If I want to cancel/move my trip but I can't get a refund from my airline/tour operator, can I claim on my travel insurance for cancellation costs?

Due to the exclusion on all of our travel products against claims arising from disinclination to travel, you wouldn't be covered for financial losses incurred from cancelling your trip in these circumstances. If you're able to alter your booking with your travel provider, please contact our team on 0800 980 5573 as

we may be able to change your Single Trip policy to match your new travel dates provided they fall within 365 days of the original date that you purchased your policy. We will let you know if there is an additional cost because of a change in location or trip duration.

Will my policy cover me if I cancel my trip due to coronavirus?

If you purchased your policy on or before 13th March 2020 and need to cancel your trip due to being unwell with coronavirus and not fit to travel, you are able to make a claim. This would be covered under the 'Cancelling Your Trip' section of the policy subject to the usual terms and conditions.

If you renewed your MORE THAN travel insurance policy after 13th March 2020 and need to cancel your trip due to being unwell with coronavirus and are not fit to travel on a holiday booked before the 17th March 2020, you are able to make a claim. Please note that if your holiday was booked on or after 17th March 2020 you are not covered for coronavirus related claims.

There is no cover for cancelling your trip because you no longer wish to travel due to coronavirus.

Will my policy cover me if my trip is cancelled following a change to FCO advice?

If you purchased your MORE THAN travel insurance policy on or before 13th March 2020 and your trip is cancelled due to a change in FCO advice, you are able to make a claim. We ask that you contact your Tour Operator or Airline provider to understand the options available to you before calling our claims team on 0300 100 6474, our opening hours are Monday to Friday, 8am to 6pm, or emailing Morethantravelclaims@allianz-assistance.co.uk.

If you renewed your MORE THAN travel insurance policy after 13th March 2020, you are able to make a claim for any holidays booked before 17th March 2020 that have been affected by a change in FCO advice. We ask that you contact your Tour Operator or Airline provider to understand the options available to you before calling our claims team on 0300 100 6474, our opening hours are Monday to Friday, 8am to 6pm, or emailing Morethantravelclaims@allianz-assistance.co.uk. Please note that if your holiday was booked on or after 17th March 2020 you are not covered for coronavirus related claims.

Will my policy cover medical treatment for coronavirus if I become unwell on my trip and will my return home be covered?

Provided you have not travelled against FCO advice, and you purchased your policy on or before 13th March 2020, you are able to make a claim should you require medical treatment abroad.

If you renewed your MORE THAN travel insurance policy after 13th March 2020 and you have not travelled against FCO advice you are able to make a claim for any medical treatment you may require whilst on a holiday that you booked before 17th March 2020. Please note that if your holiday was booked on or after 17th March 2020 you are not covered for coronavirus related claims.

Am I covered if I am quarantined during my trip?

There is no cover under the policy if you become quarantined whilst abroad. However, if you subsequently become ill with coronavirus there may be cover provided under the 'Medical and other expenses' section of the policy. Please see '**Will my policy cover medical treatment for coronavirus if I become unwell on my trip and will my return home be covered?**' for more guidance.

Am I covered if I cancel my trip because I'm unable to quarantine on my return?

Your travel insurance policy wouldn't cover you for any financial losses incurred from cancelling your trip if you aren't able to quarantine on your return to the UK. This is because your travel insurance is there to cover you during travel and for unexpected events that take place before your trip impacting your ability to travel. Quarantine takes place after the trip ends, so this period of time isn't covered under your travel insurance policy.

Useful links

Foreign and Commonwealth Office (FCO): <https://www.gov.uk/foreign-travel-advice>

World Health Organization (WHO): <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

For tips and advice on minimising your risk of catching Coronavirus, please refer to the NHS guidelines: <https://www.nhs.uk/conditions/coronavirus-covid-19/>

More about your policy

What should I do if I need medical assistance when I'm abroad?

Our travel insurance gives you 24 hour access to emergency assistance wherever you are in the world. If you registered for a [travel account](#) when you bought your insurance you can access your documents online at any time by logging into your travel account.

If you do not have an account we recommend you take your policy documents with you.

Is there a way to waive my excess?

For an additional cost, all excesses referred to in the table of benefits will be reduced to zero (nil). This option can be selected when amending your policy and the additional cost will be added to your premium.

If you need further help, please [contact us](#).

How are excesses applied?

The following excesses apply to policies purchased directly with MORE THAN (policy numbers prefixed MT-TRV). For all other policies please see your policy documents in your [travel account area](#).

If you need to make a claim we'll deduct the amount below from your pay out for a valid claim. The excess level is dependent upon the cover level selected:

- Silver cover: £100
- Gold cover: £60
- Diamond cover: £40

Where applicable, excesses will apply to each person making a claim and to each incident and to each section of the policy under which a claim is made.

To find out more, please [contact us](#).

Will I need to pay an excess for every claim?

Not all the benefits of your cover will require an excess to be paid. Please refer to the table of benefits in your policy wording for more details, which you can access using your [online portal log in](#).

Where applicable, excesses will apply to each person making a claim and to each incident and to each section of the policy under which a claim is made.

If you need further help, please [contact us](#).

How long does postal paperwork take?

Postal paperwork usually takes between 7 to 10 working days, depending on the Royal Mail.

When is the credit or debit card payment taken?

The credit or debit card payment is taken between 24 to 48 hours later and will appear as RSA on your bank statement.

About our cover

Can I get cover in the event of scheduled airline failure?

For policies purchased directly with MORE THAN (policy numbers prefixed MT-TRV), scheduled airline failure cover is offered as standard.

We'll pay up to £1,500 in the event of insolvency of the scheduled airline which isn't part of an inclusive

holiday, prior to departure, or in the event of insolvency after departure. This also includes cover against additional costs which are incurred by you for replacing part of the flight arrangements or - if curtailment of the trip is unavoidable - the costs of return flights to your home country.

For all other policies please refer to the table of benefits in your policy wording for more details, which you can access using your [online portal log in](#).

If you need further help, please [contact us](#).

Am I covered for natural catastrophes, such as volcanic ash?

For an additional premium we can provide you with cover for natural catastrophes. This includes volcanic eruption, volcanic ash (including volcanic ash carried by the wind), flood, tsunami, earthquake, landslide, hurricane, tornado or wildfires.

Depending on your level of cover, we will pay up to the amounts stated in the table of benefits in your policy wording, which you can access using your [online portal log in](#), for:

- Travel and accommodation expenses which you've already paid or agreed to pay under contract.
- The cost of any pre-paid excursions and activities.
- Costs of any visas that you have paid for.

We will also pay fixed amounts in relation to the below events. These costs are displayed on page 6 of the policy wording (Hood Group) which can be found within your [online portal](#).

- Being stranded at your home country departure point.
- Any costs involved to reach your intended destination.
- Becoming stranded on an international connection or your return journey home.
- Up to £2,000 for travel expenses to get you home.
- Additional costs accrued for car parking or kennel and cattery fees.

If you need further help, please [contact us](#).

Can children travel alone?

Children who are 17 years of age or under are only entitled to travel separately to the main policy holder if they are travelling with a relative, guardian or person with a legal duty of care, such as a school teacher if on a school trip.

What is gadget insurance?

For policies purchased directly with MORE THAN (policy numbers prefixed MT–TRV), gadget insurance will protect your gadgets and electronic devices in the event of accidental damage, theft, loss, malicious damage and even unauthorised usage.

The sum insured is dependent on the level of cover:

- Silver cover: £1,000, with a £500 single item limit.
- Gold cover: £2,000, with a £750 single item limit.
- Diamond cover: £3,000, with a £1,000 single item limit.

For all other policies please refer to the table of benefits in your policy wording for more details, which you can access using your [online portal log in](#).

To find out more, please [contact us](#).

What is covered by gadget insurance?

Gadget insurance will cover items such as mobile phones, laptops, e-readers and cameras.

A full list of covered items can be found in your policy wording, which you can access using your [online portal log in](#).

What extra cover options are available?

In addition to your standard travel insurance, we're able to offer cover for the options below for an additional premium. All of these are available on a single trip or an annual multi-trip policy:

- Gadget Insurance
- Winter Sports cover
- Business cover
- Sports and Activities cover
- Cruise cover
- Wedding cover
- Golf cover
- Natural Catastrophes

To find out more, please [contact us](#).

What cover can I get for a cruise trip?

If you're going on a cruise, our cruise cover add on will cover you:

- If you have to miss a port visit due to adverse weather or timetable restrictions, we'll pay the amount stated depending on your cover level for each port missed.
- If you're confined to your cabin by the ship's medical officer for medical reasons, we'll pay for each 24 hour period that you are required to remain in confinement.
- We can also offer cover for the costs of excursions which you've pre-booked at home but end up unable to use as a result of being a hospital inpatient or due to an accident or illness.

For full details regarding the values of pay outs mentioned above, please see the table of benefits in your policy wording, which you can access using your [online portal log in](#).

If you need further help, please [contact us](#).

Can we get cover for our wedding?

If you're getting married our wedding cover add on will provide cover to the insured couple for ceremonial attire, wedding gifts, the rings and for any photographs and video recording for the big day.

We'll cover:

- If the suit, dress or rings owned by you are lost, stolen or damaged during your trip.
- Wedding gifts which are lost, stolen or damaged after the wedding day and whilst you're still away on your trip.
- Reasonable additional costs associated with making reprints, copies or retakes of professional photography for the wedding.

For full details please see your policy wording which you can access using your [online portal log in](#).

If you need further help, please [contact us](#).

Can I get cover for a business trip?

If you're travelling for business then we can provide you with additional cover for the business-related equipment owned by your employer – or you if you're self-employed – but isn't insured on a company policy.

Please note that this will not cover you for any manual work undertaken as part of your business trip. Manual work is defined as "work involving physical labour which does not include office and clerical work, bar and restaurant work, music performance and singing or fruit picking which does not involve machinery".

To find out more, please [contact us](#).

What is meant by business equipment?

Business equipment is any computer equipment, communication devices, trade samples or any other business-related equipment which you need in the course of conducting your business, including business money.

We can cover business equipment which is lost, stolen or damaged during your trip as well as the costs of buying essential items if your equipment is delayed or lost in reaching you on your outward journey.

If you need further help, please [contact us](#).

Sports and Activities

What is the sports and activities package?

Activities which are not included as standard under your travel insurance policy may be covered by the sports and activities package. This includes activities such as abseiling, camel riding, deep sea fishing, tandem parachute jumping and zip-lining.

A full list of activities covered can be found in your policy wording, which you can access using your [online portal log in](#). If you need further help, please [contact us](#).

Is there cover for other sports and activities?

We offer cover for over 90 activities as standard such as angling, bungee jumping, cycling, motor cycling, snorkelling and swimming. A full list of activities covered as standard can be found in your policy wording, which you can access using your [online portal log in](#).

If an activity you want to take part in is not covered as standard, then we may be able to offer cover for additional activities under our sports and activities package for an additional premium. Feel free to [contact us](#).

There is an activity that I want to take part in but I can't find it on the list.

If you can't see an activity that you wish to take part in on this list, please [contact our travel sales and support team](#) who will be happy to help you.

I'm going on a golf trip, what cover is available?

Golf is covered as standard as an activity under our Travel Insurance policy, however for an additional cost cover is available for:

- Golf equipment that you own which is lost, stolen or damaged during your trip. This includes clubs, bags, shoes and non-motorised trolleys.
- Hiring golf equipment if your own equipment is delayed reaching you on your outward trip, or is lost, damaged or stolen.
- The costs for unused proportions of your green fees or tuition fees if you are unable to take part in these activities through illness or loss or theft of documents required for them.

If you need further help, please [contact us](#).

Can I get cover for winter sports?

Our winter sports add on provides cover for a range of activities including skiing, snowboarding, off-piste skiing and snowboarding (except in areas considered to be unsafe by local resort management), ice skating, sledging / sleighing, and tobogganing

We'll cover:

- Winter sports equipment

Note: A wear & tear deduction applies as set out in your policy wording

- Winter sports equipment hire
- Lift passes
- Ski packs
- Piste closure
- Avalanche and landslide cover

For single trip policies, cover is provided for the length of your trip, as detailed on your policy schedule. For annual multi-trip policies, cover is provided for up to 17 days in total within the period of cover

A full list of activities included and further details of the cover available can be found in your policy wording, which you can access using your [online portal log in](#).

To find out more, please [contact us](#).

Are all winter sports covered?

We offer cover for a range of winter sports you may take part in, including cross-country skiing, snowboarding, sledging and ice hockey. There are cover extensions available for an additional premium to include activities such as glacier walking, ice climbing, and ski touring.

For a full list of the winter sports activities cover offered, take a look in your policy wording, which you can access using your [online portal log in](#).

There is a winter sport that I want to take part in but I can't find it on the list?

If you can't see an activity that you wish to take part in on this list, please [contact our travel sales and support team](#) who will be happy to help you.

Renewals

My travel insurance policy is up for renewal, how do I get in touch?

If you are looking to renew your policy, please [contact us](#).