



Coronavirus FAQs

Will my policy cover medical treatment for the coronavirus (COVID-19)? And will repatriation be covered?

If you catch coronavirus (COVID-19) or require medical treatment, then yes cover will be in place for emergency and necessary treatment.

Customers should be aware that our policies are travel insurance policies and not private medical insurance meaning that there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

Our policies will provide cover for repatriation (bringing you home) that is medically necessary. Our Assistance Team will liaise with your treating doctor(s) about your treatment plan and, if required, obtain a 'fit to fly' certificate. We also liaise with you and advise on suitable repatriation plans to get you home as soon as it is medically safe to do so. Our team are unable to make arrangements to repatriate you where it is against local advice, where travel is restricted or where you would pose a risk to other passengers.

If you need medical assistance during your trip, you can call our 24-hour assistance team on +44 (0)203 926 0272.

If you need to make a claim on your travel policy, you can download and fill in a claims form from www.tifgroup.co.uk/customer/claims/

You can email the claims team on claims@tifgroup.co.uk

Will my policy cover me if I need to change or cancel my trip due to the coronavirus (COVID-19)?

We would advise travelers who have booked package holidays to a destination affected by the viral outbreak, who are looking to cancel their trip or amend their travel plans, to contact their travel agent or tour operator in the first instance.

If you've paid for your trip with a credit card, including flights, section 75 of the Consumer Credit Act of 1974 gives you legal protection if things go wrong. If this is the case, it's best for you to contact your credit card company directly to make a claim.

If you are offered an alternative destination and/or dates from your travel agent, we are pleased to advise that we will shift your insurance policy to fit the new trip, providing it is within 12 months of the date that you purchased your original policy, without any administration charges, providing the new trip is for the same duration and to the same location or geographical area. If you are not able to amend your trip and have a medical justification for having to cancel, we would be happy to discuss your situation on a case-by-case basis.

Please call the customer service team on 0345 600 3950.

You will be covered for cancellation of your trip if you, a travelling companion, a family

member, a close business colleague, or the person you were going to stay with became ill before you leave the UK.

There is no cover provided if you choose not to travel due to the coronavirus, this is because your policy has specific reasons for cancellation and FCO advice is not one of those reasons.

If you cancel your trip due to a health professional or official Government advice telling you to self-isolate/quarantine at home but you are not ill, you will not be covered for cancellation under your policy.

What happens if I am quarantined during my trip?

Your policy will not provide cover if you are quarantined unless you require emergency and necessary medical treatment. If you are stuck abroad due to quarantine and reasons outside of your control, your policy will automatically extend until you are able to return home.

Please contact our 24 hour assistance team if you are hospitalised on +44 (0)203 926 0272.