

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/>