

Coronavirus FAQs

On 11th March 2020, the World Health Organisation (WHO) declared that coronavirus (COVID-19) is a pandemic. As a result, the general exclusion for claims arising from or relating to any epidemic or pandemic on our travel insurance policies is now enforced. Cover may vary depending on your date of purchase; please refer to the relevant FAQ below.

Travel which started before 23:59 on Thursday 12th March 2020

I am already on my trip, am I covered?

If your travel started before 23:59 on Thursday 12th March 2020 we want to make sure that you have peace of mind in light of the WHO declaring that coronavirus is a pandemic. We will not be enforcing the epidemic and pandemic exclusion and you will be covered as per the usual terms of your travel insurance policy. Should you need to make a claim, please contact us directly to discuss your options.

What happens if I contract coronavirus whilst I am away?

Should you contract coronavirus during travel, follow any advice given by the local authorities and contact your travel provider to notify them as soon as possible. If you are suffering with coronavirus abroad, please contact our emergency 24-hour emergency medical assistance line for advice. Provided that you have not travelled against FCO advice, you may be able to claim under the medical expenses section of your travel insurance policy for expenses incurred from receiving medical treatment. Please note that all claims relating to the coronavirus will be handled on a case by case basis. If your trip needs to be extended as a result of your condition, please contact our customer support team to discuss your options.

What should I do if my airline cancels my return flight?

If your airline cancels your flight as a result of the coronavirus outbreak, you should contact the airline directly for reimbursement. If your trip was booked as a package holiday, you should contact your tour operator to arrange alternative travel. Your travel insurance policy will not cover financial losses for cancelled flights if you are not reimbursed by the airline or travel provider. If your trip needs to be extended as a result of flight cancellation, please contact us to discuss your options in relation to extending your cover.

What happens if I travelled and there is a significant increase in the number of coronavirus cases during my stay. Will I be able to cut my trip short?

If you wish to return home early, in the first instance you should contact your airline and/or travel provider to discuss the possibility of changing your travel itinerary. We cannot provide cover for you not wanting to remain on your trip due to the change in status of the coronavirus. Please be advised that exclusions apply to claims for loss of enjoyment of holiday, so financial losses as a result of an itinerary change are not covered under your travel insurance policy.

What happens if the hotel or accommodation I'm staying in has an outbreak of coronavirus and I'm quarantined whilst away?

If you have selected and purchased the additional cruise cover option with your policy, you may be covered in the event of quarantine on board where you are confined to your cabin. Otherwise, circumstances in which customers are quarantined abroad are not covered under our travel insurance policies.

What happens if I am in a destination that has known cases, should I self-isolate when I return?

Please follow the [government advice on self-isolating when returning from destinations with outbreaks](#). If you have travelled to a destination against FCO advice, you will not be covered under your travel insurance policy.

Travel which started after 23:59 on Thursday 12th March 2020

I am booked to travel to a destination where the FCO has advised against travel, what should I do?

In the first instance, you should contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. Many travel providers are enabling customers to cancel or alter their booking free of charge. 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.

Whilst there is no cover for cancellations due to a change in FCO advice, in the current circumstances we will be considering claims made in the event of cancellation if the FCO advised against travel to your destination after the time of booking or policy purchase (whichever was later). Please note that if the FCO is not advising against travel to your destination, you will not be covered for cancellation under your travel insurance policy.

If you are able to alter your booking with your airline or travel provider, you may be able to amend your Single Trip travel insurance policy with us to an alternative destination or change your dates of travel. Please note that if the changes to the policy are significantly different you may be required to pay an additional premium. If you are no longer travelling and do not need to make a claim under your Single Trip travel insurance policy, please contact us to discuss your options for cancelling or refunding your policy.

What happens if the destination I'm travelling to has cases of coronavirus. Will I be able to cancel?

In the first instance, you should contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. Many travel providers are enabling customers to cancel or alter their booking free of charge. Please note that if the FCO is not advising against travel to your destination, you will not be covered for cancellation under your travel insurance policy. This is because of the exclusion that applies to claims arising from disinclination to travel.

If you are able to alter your booking with your airline or travel provider, you may be able to amend your Single Trip travel insurance policy with us to an alternative destination or change your dates of travel. Please note that if the changes to the policy are significantly different you may be required to pay an additional premium. If you are no longer travelling and do not need to make a claim under your Single Trip travel insurance policy, please contact us to discuss your options for cancelling or refunding your policy.

What should I do if my airline cancels my flight?

If your airline cancels your flight as a result of the coronavirus outbreak, you should contact the airline directly for reimbursement. Your travel insurance policy will not cover financial losses for cancelled flights if you are not reimbursed by the airline or travel provider. If you have booked independent accommodation at your destination, your accommodation costs will not be covered under your travel insurance policy. Please refer to your travel company or accommodation provider to discuss potential reimbursement.

What happens if I contract coronavirus whilst I am away?

Should you contract coronavirus during travel, even if the FCO has not advised against travel, you will not be covered for any medical expenses or financial losses under your travel insurance policy. This is due to our general exclusion for claims arising from or relating to any epidemic or pandemic.

What happens if I choose to travel in the coming weeks and there is a significant increase in the number of coronavirus cases during my stay, will I be able to cut my trip short?

Please contact your airline and/or travel provider to discuss the possibility of changing your travel itinerary. As your travel started or is due to start after the WHO declared that coronavirus is a pandemic, you will not be covered for any financial losses that are incurred as a result of coronavirus, even if you contract the virus.

What happens if the hotel or accommodation I'm staying in has an outbreak of coronavirus and I'm quarantined whilst away?

Please contact your airline and/or travel provider to discuss the possibility of changing your travel itinerary. As your travel started or is due to start after the WHO declared that coronavirus is a pandemic, you will not be covered for any financial losses that are incurred as a result of coronavirus, even if you contract the virus. The exclusion for claims arising from epidemics and pandemics will also apply to the additional cruise cover option, so you will not be covered under your travel insurance policy in the event of quarantine on board where you are confined to your cabin.

What happens if I travel to destination that has known cases, should I self-isolate when I return?

Please follow the government advice on self-isolating when returning from destinations with outbreaks. For any financial losses that occur as a result of the coronavirus, you will not be covered under your travel insurance policy.

What happens if I or my travelling companion contract coronavirus before I travel, will I be covered?

If you or your travelling companion are suffering with coronavirus and are declared unfit to travel by the treating doctor(s), you will not be covered under your travel insurance policy, as per the general exclusion for claims arising from or relating to any epidemic or pandemic.