

## Frequently asked Brexit questions

### 1. Would travel insurance cover travellers if they faced problems, for instance: flights were cancelled, or they ended up missing their hotel check-in as a result of a no deal Brexit?

For customers who already have a policy, or who buy before the consequences of Brexit are clear, their policy will cover them for any claims for travel delay or cancellation of flights in line with their policy terms and conditions. Once the situation has been clarified we'll update our advice.

### 2. What do travellers need to look out for in a policy, if one is taken out after Brexit?

Customers should always look for a policy that's right for their specific needs. Ideally a policy should at least:

- Give you appropriate cover limits
- Cover your destination
- Cover you for the duration of your trip
- Cover all the activities you want to do
- Cover your medical conditions

After Brexit however, there may other things you need to be mindful too. For example:

- If we're no longer able to use the European Health Insurance Card (EHIC), will your policy give you adequate medical coverage in Europe?
- If there are delays or disruption due to Brexit, will your policy provide any cover for that?

Like everyone else, we're still waiting to see exactly what impact Brexit will have on travelling overseas. So, we'll update the answer to this question as the outcome becomes clearer.

### 3. Will I be compensated for flight delays caused by Brexit?

As the nature of the deal remains unknown we can't be sure whether the airline flight delay compensation scheme will be valid after Brexit. The government has advised that the new rules will not fall below the EU standards, but wording of this has yet to be produced.

### 4. What do I do if Brexit causes me delays?

Tour operators and airlines are likely to provide guidance if disruption is expected. Make sure you follow their advice and ensure you allow plenty of time to check in and to clear customs. If you find yourself delayed, or having to abandon your trip, through no fault of your own, you may be covered if you have taken out disruption cover (an optional extra, usually there in case of a natural disaster). Make sure you keep any receipts from your delay and any documentation you get from airline or authorities. Plus, if you can, take photos of any queues or flight boards showing delays.

### 5. What if I decide not to travel?

If you need to cancel your trip before your departure date, make sure it's for one of the reasons outlined in the cancellation section of cover. Our policies don't cover cancellations because you decide not to travel. If your airline or tour operator cancel your trip, try to claim any money back directly from them or from your credit card, as we'll only consider eligible costs that you can't get back from elsewhere.

### 6. Will the cost of travel insurance rise as a result of Brexit?

It's possible but we don't know yet. There are a number of factors that could potentially cause us to increase our prices. An example of one of those factors is the possible loss of EHIC. At the moment some customers are being treated for free in Europe with EHIC, but without it, that cost will be passed on to travel insurers which could force prices up.

**7. Will the terms and conditions of my current policy change when/if we leave the European Union?**

If you already have a policy with us we won't change the terms and conditions during its lifetime. However, we may need to change the T&Cs of our policies after Brexit. We'll make sure any changes we make are clear.

**8. Regardless of Brexit, why would I need travel insurance?**

Unfortunately, things can still go wrong in a post-Brexit world; luggage can still go missing, people can still have accidents or become unwell etc. Travel insurance can safeguard against these kinds of eventualities.

**9. Should I take out travel insurance to cover Brexit?**

As far as we're aware there's no travel insurance policy that will cover Brexit per se. Customers who already have a policy, or who buy one before the effects of Brexit are clear, will be able to claim for travel delay or cancellation of flights in line with their policy terms and conditions.

**10. The underwriter behind the insurance policy is Spanish, will this have any effect on the policy post Brexit if there is no deal?**

Just in case there is a no deal Brexit MAPFRE ASISTENCIA has applied for, and has been granted, temporary permissions to continue to operate within the UK. This will ensure that the insurer can continue to underwrite insurance in the UK whilst the process for direct authorisation is undertaken. This means there will be no disruption to cover.

If you've got further questions, we found these sites helpful:

- For further travel advice, try ABTA  
<https://www.abta.com/tips-and-advice/brexit-advice-for-travellers>
- For passport info, go to GOV.UK  
<https://www.gov.uk/prepare-eu-exit>
- For info about driving in Europe after Brexit, ABI can help  
<https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/motor-insurance/travelling-to-the-eu-if-a-no-deal-brexit/>