

# What to do if your trip is affected by the civil unrest in Hong Kong and the knock on effect from the flight cancellations

Whether you're due to travel soon or you're abroad already, here's how your travel insurance can help:

## If your trip was booked before 12th August 2019 and your policy was purchased before 12th August 2019:

- **If you've been injured and need medical assistance** because of the unrest, call our 24-hour emergency medical team as soon as possible on +44 (0)207 748 8593 – we'll tell you what to do.
- **If your personal belongings are damaged or go missing** because of the unrest, you can claim for these when you return home. Make sure you report any losses to the police (and hotel management if your baggage goes missing from your hotel). We call this cover '*Personal belongings and baggage*' in our policy wording.
- **If the FCO's travel advice for Hong Kong changes to 'all but essential travel' as a minimum** because of the unrest, we'll pay you for any unused travel and accommodation, and any necessary extra travel costs if you can't cut your trip short. We call this cover '*Cancelling and cutting short your holiday*' in our policy wording.

## Things to bear in mind

- You'll need to check your **policy terms and conditions** to see exactly what cover your policy provides and how much you can claim for, as different policies vary.
- We can only cover you for the scenarios above if you bought your policy or booked your trip before the unrest became public knowledge on the **12<sup>th</sup> August 2019**. If you bought your policy or booked your trip afterwards (when the unrest became publicly known in the news), we won't be able to cover you.
- We define civil unrest as including violent protests, riots, arson, looting, occupation, border violations and armed uprisings. It doesn't include a declared civil war.

## What to do

- Check the **Foreign and Commonwealth Office's website** for advice on what to do.
- If you need to cancel or cut your trip short, get in touch with your holiday company or travel provider.
- If you're stuck overseas and you're unable to return to the UK, your existing policy will automatically extend in line with the terms and conditions for up to 30 days to cover you until you're reasonably able to return home.
- If you're still in the UK and you haven't travelled yet, the following rules apply:
  - Where you can, you should try to get a full refund from your tour operator or travel agent. We'll only consider non-refundable expenses on your travel insurance policy.
  - If you want to rearrange your trip dates, and provided you're not making a claim, we can transfer your policy to cover the new trip as long as it's within three months of your original departure date, is for the same or no longer duration, and is to the same geographical area.

If you need to make a claim, you can do so by following the following link: <https://travel.benendentravel.co.uk/login> or by calling us on +44 (0)800 414 8301.