

What to do if you're concerned about the coronavirus

We understand that if you're due to travel soon or if you're abroad already, you may be concerned about how safe it is to travel. For information on the current position, please see:

<https://www.gov.uk/foreign-travel-advice/china>

<https://www.gov.uk/government/news/wuhan-novel-coronavirus-and-avian-flu-advice-for-travel-to-china>

Here's how your travel insurance can help:

If you are due to travel to a country/area listed in the table below and your trip was booked before the date shown below and your policy was purchased before the date shown below:

Area of Travel	Date of FCO advice/Known event	Website link
Wuhan province in China	23/01/2020	https://www.gov.uk/foreign-travel-advice/china
Remainder of mainland China	28/01/2020	https://www.gov.uk/foreign-travel-advice/china
Daegu / Cheongdo in South Korea	24/02/2020	https://www.gov.uk/foreign-travel-advice/south-korea
10 small towns in Lombardy, Italy (Codogno, Castiglione d'Adda, Casalpusterlengo, Fombio, Maleo, Somaglia, Bertonico, Terranova dei Passerini, Castelgerundo and San Fiorano) and one in Veneto (Vo' Euganeo)	25/02/2020	https://www.gov.uk/foreign-travel-advice/italy
Northern Italy: Lombardy region (which includes the cities of Milan, Bergamo, Como)	8/03/2020	https://www.gov.uk/foreign-travel-advice/italy

and the provinces of Modena, Parma, Piacenza, Reggio Emilia and Rimini (all in Emilia Romagna); Pesaro e Urbino (in Marche); Alessandria, Asti, Novara, Verbano-Cusio-Ossola and Vercelli (all in Piemonte); Padova, Treviso and Venice (in Veneto)		
The whole of Italy	09/03/2020	https://www.gov.uk/foreign-travel-advice/italy
Maldives - Kuredu, Vilemendhu, Batalaa and Kuramathi Island Resorts	10/03/2020	https://www.gov.uk/foreign-travel-advice/maldives
Spanish regions - Madrid and La Rioja, and the municipalities of La Bastida and Vitoria (both in the Basque Country) and Miranda de Ebro (in Castilla y León).	13/03/2020	https://www.gov.uk/foreign-travel-advice/spain

Your policy will cover cancellation in the event that the Foreign and Commonwealth Office states that, on your date of departure, they advise against "all but essential travel". We will allow cancellation claims within 48 hours of your intended date of departure as long as that advice is in place.

You can claim for any unused travel and accommodation costs if you have to cancel your trip and any necessary extra travel costs if you have to cut your trip short but please note:

- We'll only consider claims where the date you bought your travel insurance policy precedes the date the FCO advised against travel to your intended destination; and
- We'll only consider non-refundable expenses on your travel insurance policy so in the first instance you should approach the airline, your tour operator or your travel company for a possible refund/to see if they will amend your itinerary

As always, if you're overseas and **you need medical assistance** because of this event, call our 24-hour emergency medical team as soon as possible on +44 (0)1904 427155 who will be able to tell you should do.

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 a later date 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

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 and booked your trip before the FCO's advice changed to '**all but essential travel**'
- If your trip does not involve travel to any of the aforementioned countries or areas where the Foreign and Commonwealth Office are advising against all but essential travel to but you are concerned about the risk of going on your trip, please be aware that our travel insurance policies do not provide cover for disinclination to travel. So, whilst we sympathise that you may no longer want to travel on your trip, unless the FCO advise against travel to your intended destination there is no cover for cancelling or cutting short your trip
- 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

Making a claim

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.

FAQ's

We've put together some questions and answers to outline our position on whether or not you're eligible to make a claim:

If you have not yet travelled:

My flight is still departing but all the excursions and accommodation have been cancelled so I want to cancel. Will I be covered?

You should approach all service providers in the first instance as they may be able to arrange a refund. If they confirm they are unable to offer any refund or only a partial refund, please contact the Claims Department who will consider the balances which

are non-recoverable.

I am shortly booked to attend an event in Europe. Currently the FCO is not advising against travel to the area where the event is to be held but if the event is cancelled by the organiser due to Coronavirus fears, would I be entitled to make a claim?

Initially you should contact your service providers as they may be able to arrange a refund. If they are not able to offer a full refund or if they only allow a partial refund, please contact the Claims Department who will consider the balances which you have not been able to recover.

My final destination does not currently have any travel restrictions in place but the trip involves a stop-over in a country where the FCO are advising against all but essential travel to. What am I covered for?

In the first instance, please approach the airline as they may be able to transfer you to your final destination via an alternative route. If the cost to amend your flight is less than the value of what a total cancellation of the flight would have been, then we will consider these costs. If not, you would be entitled to cancel your full trip provided that the FCO advice 48 hours before your intended travel date remains as 'all but essential travel'.

The trip I have booked takes me to several countries. I still want to travel but the FCO are now advising against travel to one of the countries I was due to go to. Would I be covered to cancel this part of the trip? Also would I be covered to cancel the whole trip if I couldn't afford to purchase a new direct flight?

In the first instance you should approach your flight provider as they may be able to amend your travel arrangements. We will consider the amount you have to pay to amend your trip, up to the cost of what a cancellation claim would have been.

I am due to travel to a country where the FCO are currently advising against travel to but my trip does not start until April. I'm worried about travelling there so would like to cancel now. Will my policy cover me for this?

The policy only covers FCO advice when this is in place on your date of departure. In order to assist, we will allow a 48-hour window prior to your departure date and, where the advice is in place on that date, a claim can be considered.

I am travelling to a country where currently there are no restrictions announced by the FCO but if the outbreak spreads and the FCO advice changes while I am still overseas, am I covered to cut short my trip and return home?

If the FCO change the stance of the area you have travelled to, to "all but essential travel" whilst you are there you will be able to make a Curtailment claim.

I have booked a package holiday. What are my entitlements?

You should contact your tour operator in the first instance as they may be able to assist you.

I am due to travel to an affected destination next month and I have heard that I could be denied entry if I have a high temperature upon arrival. If I do not feel ill when I travel but I am denied entry, what would I have to do?

This will be dependent upon the individual circumstances of your particular case and will be based around the instructions given by the border control of the country that you are trying to enter. If you are quarantined overseas then you should contact the 24-hour emergency assistance phone-line for guidance.

I am booked to go on a cruise but the itinerary has now changed due to the FCO restrictions. The country that I was due to disembark from is no longer being visited.

What are my entitlements?

In the first instance you should contact your service provider as they may be able to assist you. If you need to register a claim for out of pocket expenses, please contact the Claims Department. If you purchased cruise cover, we may be able to consider a claim under the missed port departure section of the policy if you decide to still travel.

If you are currently overseas:

If I get stuck overseas due to travel restrictions and cannot return home when intended will I be covered for any medical, accommodation and itinerary change beyond the end date of my policy/trip duration limit until I am able return to the UK?

If you cannot return home as scheduled, your policy will automatically be extended so we will provide cover for medical costs. If you are likely to incur additional accommodation and itinerary charges until such time as you are able to return to the UK, you must contact the 24-hour emergency assistance phone-line.

The FCO is not currently advising against travel to the country I am due to go to but if after I arrive everyone staying in my hotel gets put into quarantine, what would I be entitled to claim for? Would I be able to claim for additional accommodation costs, flights home etc?

If you are going to incur additional accommodation and flight costs as a result of the quarantine, you must contact the 24-hour emergency assistance phone-line. If you are confined to your hotel throughout the trip, you will need to contact the Claims Department upon your return home for guidance on what you are entitled to claim.

I started my trip before the FCO stance changed but I am now in an area deemed 'all but essential travel'. Would my medical expenses be covered if I contracted the virus?

You should make every effort to leave the area if you can but if you are unable to leave and you contract the virus, cover would be provided for medical expenses. If you experience symptoms, you should contact our 24-hour medical emergency line for assistance.

I am a customer with a Backpacker policy travelling in a country where the FCO are now advising against travel to and need to return home on a home visit until it is safe to travel back there. I am likely to be home for more than the allowed 14 days. Will this be ok?

Yes, we will allow you to use one home visit to stay back in the UK until such time as the FCO advise it is safe to travel back to your destination country. Please note that cover is not in place for the time that you are back in the UK but cover resumes when you return to your destination.

Questions around renewals/cover:

I bought my Annual policy at the end of 2019 to start in April 2020 for a trip already booked. I have changed my holiday booking with my tour operator but I'm now travelling earlier than expected and so I want to bring the start date forward. Is this possible?

Provided the FCO are not advising against travel to your new destination we would be able to consider this (no claim for the original trip would have been possible as the start date of the policy wasn't until April). You would need to contact us to confirm the date you now wish the policy to start and also confirm that you are not currently aware of any events likely to lead to a claim needing to be made.

My Annual policy is due to renew in two weeks' time. Would cover be available for claims relating to the coronavirus?

Provided your renewal is for continuous cover (ie there are no breaks in dates between the end date of your previous policy and the start date of your renewal policy starts), then so long as your trip was booked prior to the current policy expiring and at the time of booking your trip the FCO was not advising against travel to your destination then cover will be in place for claims related to the coronavirus on your new policy.

I am booked to go on a cruise but I did not buy the optional cruise upgrade. Will my policy cover me if my cruise itinerary changes?

If you didn't purchase the optional cruise upgrade, you will not be able to claim for any changes to your cruise itinerary. Had you opted to add on the cruise upgrade when buying your policy, provided this was arranged prior to the FCO advice changing to all but essential travel, we could have considered this under the Itinerary change section of your policy.

The travel company have reimbursed my unused costs and I've rebooked a trip to another country departing a week later. Can I change my policy to cover the new trip?

Providing you are not making a claim, we can allow cover dates to be transferred to a new trip within 3 months of the original departure date as long as it is for the same or no longer duration and is to the same geographical area. Anything outside of this will need to be referred to our underwriters.

My flight has been re-routed and now has a short stopover in the USA. I only have a policy that covers me for Worldwide Excluding the USA and Canada. Will I need to pay to upgrade my policy?

Provided your stopover is for no longer than 24 hours then there would be no need to upgrade your policy. If the stopover advised to you by the airline is going to last for more than 24 hours' then you should contact us to ensure you have the correct region of cover in place.

This notice will be updated as applicable as and when current events evolve (last updated 10 March 2020)