

What to do if you are concerned about the coronavirus

As the World Health Organisation has now classified the Coronavirus (COVID-19) outbreak as a worldwide Pandemic this has become a 'known event' for many insurers. In line with the policy terms conditions, Benenden Travel Insurance has categorised the Coronavirus (COVID-19) as a "Known Event" from 13th March 2020.

Since then, the Foreign & Commonwealth Office (FCO) has updated its advice for British nationals, as follows:

- **On 17th March 2020, the FCO advised against all but essential international travel for all British nationals, for the next 30 days. This advice may yet be extended further, but for now lasts from 17th March to 15th April 2020.**
- **On 23rd March 2020, this advice was updated further. All British nationals currently abroad are now being advised to return home from their travels immediately.**
- **On 30th March 2020, the FCO advised British nationals against all non-essential international travel indefinitely, due to unprecedented international border closures and other restrictions.**

We appreciate that many of our customers will be confused as to where this leaves them. To help you understand what this means for you, and how your travel insurance policy might help, please take a look at the following information and FAQs.

If you are not due to travel in the next few weeks, we ask that you don't try to call us right now. We are working extremely hard to prioritise customers with urgent issues, including those who are currently abroad. If you have questions that are not answered below and urgently need to get in touch, please see our [Useful contacts](#) page.

Please also note that:

(1) Any reference to Coronavirus (COVID-19) below, also includes SAR-COV-2 (severe acute respiratory syndrome coronavirus), as well as any variation or mutation of these conditions, and

(2) Wherever we say that we will 'consider' claims, be aware that this will be done in line with prevailing terms and conditions, taking into account our customers' individual circumstances. This does not guarantee that your claim will be paid.

(3) Ordinarily, claims for cancellation due to prevailing FCO advice would not be considered until your planned date of departure. Given the current circumstances, such claims will now be considered up to 48 hours prior to your planned departure date.

(4) In circumstances where customers are provided with coupons (by hotels/airlines/tour operators etc) for the purposes of re-booking trips at a later date, be aware that this constitutes a monetary refund.

To ensure you understand what this means for you, and how your travel insurance policy might help, please take a look at the following information and FAQs. To find the answers you're looking for, click on the relevant heading below.

- [Is it safe for me to travel?](#)
- [I bought my policy before 13th March 2020](#)
- [I bought my policy on or after 13th March 2020](#)
- [I want to buy a new policy now](#)
- [How do I make a claim?](#)
- [Guidance on issues before travel](#)
- [Quarantine, self-isolation and 'lockdown'](#)
- [Upgrading my policy](#)
- [Changes to travel dates](#)
- [Cruises](#)
- [I'm on holiday now; what should I do?](#)
- [Guidance on other issues during travel](#)

Is it safe for me to travel?

As of 30th March, the FCO has advised British nationals against 'all but essential international travel' indefinitely, in order to restrict the spread of the Coronavirus (COVID-19). All British nationals currently abroad are being strongly advised to return home from their travels immediately, while there are still commercial routes available. We are working hard to provide you with as much information as possible, and will continue to update this page as the situation changes in the coming weeks and months.

We are hopeful that the FCO's advice is relaxed in due course so that you can continue to enjoy great holidays. However, in the meantime, we recommend that you regularly check the FCO website and follow their advice.

The FCO's website can be accessed here:

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>

I bought my policy before 13th March 2020

Q: I also booked my trip before you classed the outbreak as a 'Known Event' on 13th March 2020. So am I covered for Coronavirus (COVID-19)?

A: It will be easier if we break this question down

- If you have not travelled yet:

The FCO has advised against all but essential international travel for all British nationals indefinitely. Therefore, if you purchased your policy before 13th March, booked your trip before 13th March 2020, and are due to travel before 15th April 2020, we will consider a claim for cancellation should you now decide to cancel your trip. Please note that if you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

- If you are abroad:

On 23rd March 2020, the FCO updated its travel advice to all British nationals. If you live in the UK and are currently travelling abroad, you are strongly advised to return now while there are still commercial routes available. If there are no longer any commercial flights available, the UK government will provide special chartered flights to priority countries to bring back British nationals. For further information on this, please visit the FCO's website here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus#latest-update-special-charter-flights>.

If you have to return to the UK earlier than planned in light of the FCO's advice and would like to make a claim, you should approach your service providers in the first instance as they may be able to arrange a refund and assist with travel plans. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

Q: I bought my policy before 13th March 2020, but didn't book my holiday until on or after 13th March 2020. Am I covered for Coronavirus (COVID-19)?

A: Unfortunately, you would not be covered for any Coronavirus (COVID-19) related claims for that trip, because it was booked after we declared the outbreak a 'Known Event' on 13th March 2020. If you choose to travel you will not be covered for any cancellation claim should you decide to cancel your trip in light of the FCO's advice for British nationals.

I bought my policy on or after 13th March 2020

Q: Am I covered for Coronavirus (COVID-19)?

A: Unfortunately, you will not be covered for any Coronavirus (COVID-19) related claims for any trips that you now book, because you purchased your policy after we declared the outbreak a 'Known Event' on 13th March 2020.

I want to buy a new policy now

Q: Will I be covered for Coronavirus (COVID-19) if I buy a travel insurance policy now?

A: Unfortunately, you will not be covered for any Coronavirus (COVID-19) related claims, because you did not purchase a policy from us before we declared the outbreak a 'Known Event' on 13th March 2020.

How do I make a claim?

Please be aware that we are experiencing higher than usual call volumes. While we are making every effort to answer calls as quickly as possible, we would ask that if you need to make a claim, you do so by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com.

The policy will only cover you for non-refundable expenses. Therefore, if you're still in the UK and you haven't travelled yet, you need to try in the first instance to get a refund from your tour operator or travel agent.

Guidance on issues before travel

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

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

A: The FCO has advised against all but essential international travel for all British nationals indefinitely. Should you wish to make a claim, 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 make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: I am shortly booked to attend an event in Europe. If the event is cancelled by the organiser due to Coronavirus fears, would I be entitled to make a claim?

A: The FCO has advised against all but essential international travel for all British nationals indefinitely. Should you wish to make a claim, 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 make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

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

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

Q: I booked my trip before the 13th March, but I have only partially paid for it. Am I only considered to have 'booked' my trip when it is fully paid for?

A: If you are contractually obliged to pay the remaining sum of your trip, then we will take the date that you initially booked the trip as your 'booking' date. If not, then we will take the date that you completed payment.

However, please note that the FCO has advised against all but essential international travel for all British nationals indefinitely. If you yet to travel, we recommend that you approach your tour operator for a refund.

Quarantine, self-isolation and 'lockdown'

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: I am being told I would need to quarantine for the first 14 days of my trip because of the area I am travelling to, but my holiday is only 14 days long (or less). Can I make a claim for cancellation?

A: The FCO has advised against all but essential international travel for all British nationals indefinitely. If you are yet to travel and wish to make a claim, you should contact your 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 make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: If I'm abroad and the country/region I am in gets put into lockdown, what should I do?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

If you have to return to the UK earlier than planned in light of the FCO's advice and would like to make a claim, you should approach your service providers in the first instance as they may be able to arrange a refund and assist with travel plans. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: If I have to self-isolate during my holiday, what should I do?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

If you have to self-isolate while abroad, please contact our Medical Assistance team on +44 (0)207 748 0060. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

Q: If someone I'm booked to travel with (and who is also listed as an additional traveller on my travel policy) has to self-isolate, and this affects our ability to travel, am I able to make a claim?

A: As long as you purchased your policy before 13th March 2020, and booked your trip before 13th March 2020, we would consider a claim under these circumstances (although we would ask that you contact your flight provider and/or tour operator in the first instance as they may be able to assist you).

However, the FCO has advised against all but essential international travel for all British nationals indefinitely. If you yet to travel and wish to make a claim, you should contact your 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 make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: I'm on holiday and am worried that I may be put into quarantine or self-isolation. Would I be covered if I made my own arrangements to come home?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

If you have to return to the UK earlier than planned in light of the FCO's advice and would like to make a claim, you should approach your service providers in the first instance as they may be able to arrange a refund and assist with travel plans. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: If the UK goes into lockdown before I am due to travel, can I make a claim for cancellation?

A: As long as you purchased your policy before 13th March 2020, and booked your trip before 13th March 2020, we would consider a claim under these circumstances (although we would ask that you contact your flight provider and/or tour operator in the first instance as they may be able to assist you).

However, the FCO has advised against all but essential international travel for all British nationals indefinitely. If you are yet to travel and wish to make a claim, you should contact your 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 make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be

sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Upgrading my policy

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: I have a European annual multi-trip policy. I booked a trip to the Caribbean before you declared COVID-19 a 'Known Event' on the 13th March 2020 and now want to upgrade my policy to cover this trip – will I be covered for Coronavirus?

A: If you upgrade your policy on or after 13th March, unfortunately, you will not be covered for any Coronavirus (COVID-19) related claims. This is because the upgrade constitutes the purchase of a new policy. Please also note that the FCO has advised against all but essential international travel for all British nationals indefinitely.

Q: If I purchased the silver level of cover before 13th March, but now want to upgrade to the gold, will I still be covered for Coronavirus?

A: If you upgrade your policy on or after 13th March, unfortunately, you will not be covered for any Coronavirus (COVID-19) related claims. This is because the upgrade constitutes the purchase of a new policy.

Q: If I forgot to declare all relevant medical conditions at the point of purchase, and have to call up to do this on or after the 13th March 2020, will I still be covered for Coronavirus (COVID-19)?

A: It is vitally important that you take care to declare all relevant medical conditions to us at the point of sale, to ensure that you have a policy which meets your particular demands and needs. However, should you have to call to declare further conditions post-sale, you will still be covered for Coronavirus related events for any trip that you booked before 13th March, assuming that you also originally purchased your policy before 13th March 2020.

Changes to travel dates

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: If my tour operator changes my outbound travel dates, will I still be covered for Coronavirus (COVID-19), or will this count as a 'new' trip?

A: If the change to your travel dates does not result in a change or extension to your policy dates (for example if you have an annual multi-trip policy) then we would not consider this to be a new trip, and would honour the cover that you had in place before your travel dates were changed.

However, if this means that we have to move the dates of your policy to accommodate your new travel dates, then we will assess such requests on a case by case basis, taking into account your individual circumstances.

Please note however, that the FCO has advised against all but essential international travel for all British nationals indefinitely.

Q: I haven't travelled yet and want to rearrange my travel dates. Will this affect my cover?

A: If the change to your travel dates does not result in a change or extension to your policy dates (for example if you have an annual multi-trip policy) then this would not affect your cover. However, if this means that we have to move the dates of your policy to accommodate your new travel dates, then we will assess such requests on a case by case basis, taking into account your individual circumstances.

Please note however, that the FCO has advised against all but essential international travel for all British nationals indefinitely.

Q: I purchased my annual multi-trip policy before 13th March 2020, but the policy doesn't start until on or after the 13th March 2020. Am I covered for Coronavirus (COVID-19)?

A: If you purchased an annual multi-trip policy before 13th March, we will consider Coronavirus (COVID-19) related claims for any trips that you booked before 13th March 2020. However, it is important to be aware that for annual multi-trip policies, cancellation and curtailment cover does not start until the start date of the policy (although for COVID-19 related cancellation claims, we will consider these up to 48 hours prior to your planned departure date). That said should you need to make a claim, we would encourage you (where possible) to contact your flight provider and/or tour operator in the first instance, as they may be able to assist you.

Please note separately, that the FCO has advised against all but essential international travel for all British nationals indefinitely.

Cruises

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: 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?

A: The FCO has advised against all but essential international travel for all British nationals indefinitely. It has also advised all travellers over the age of 70 and/or with relevant medical conditions, to avoid travelling on cruise ships.

If you are yet to travel and wish to make a claim, you should contact your 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 make a claim by downloading a claim form via

<https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: 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?

A: The FCO has advised against all but essential international travel for all British nationals indefinitely. It has also advised all travellers over the age of 70 and/or with relevant medical conditions, to avoid travelling on cruise ships.

If you did not purchase the optional 'Cruise Cover' 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.

I'm on holiday now; what should I do?

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: If I am abroad now, do I need to come home?

A: Unfortunately, yes. As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home). If there are no longer any commercial flights available, the UK government will provide special chartered flights to priority countries to bring back British nationals. For further information on this, please visit the FCO's website here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus#latest-update-special-charter-flights>.

If you have to return to the UK earlier than planned in light of the FCO's advice and would like to make a claim, you should approach your service providers in the first instance as they may be able to arrange a refund and assist with travel plans. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Such claims will be assessed on a case by case basis, although we will continue to be as fair and reasonable as possible in our decisions. In the meantime, we encourage all of our customers to regularly check the FCO website for the most up-to-date advice. The FCO's website can be accessed here: <https://www.gov.uk/government/organisations/foreign-commonwealth-office>.

Guidance on other issues during travel

Please note that the answers provided below assume you purchased your policy before 13th March and booked your trip before we declared the Coronavirus (COVID-19) outbreak a 'Known Event' on 13th March. If you purchased your policy on or after 13th March, please see the ['I bought my policy on or after 13th March 2020'](#) section for more details.

Q: If I am abroad and the UK closes its borders, what should I do?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

In the event that the UK closes its borders before you are able to return home, you should contact your service providers in the first instance as they may be able to assist you. However, you may also contact our Medical Assistance team on +44 (0)207 748 0060 should you need to. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

If you have to return to the UK earlier than planned in light of the FCO's advice and would like to make a claim, you should approach your service providers in the first instance as they may be able to arrange a refund and assist with travel plans. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Q: What do I do if I have missed my homeward flight and cannot contact my flight provider?

A: Contact our Medical Assistance team on +44 (0)207 748 0060. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day. Please note that as per FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to.

Q: 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?

A: Contact our Medical Assistance team on +44 (0)207 748 0060. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day. Please note that as per FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to.

Q: If my visa runs out while I'm abroad due to having been placed in quarantine, and I get fined as a result, will I be covered?

A: Please note that as per FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still

able to. However, if you are unable to return due to having already been placed in quarantine, then yes, we will consider a Coronavirus (COVID-19) related claim under these circumstances, as long as you purchased your policy before 13th March 2020 and booked your trip before 13th March 2020.

Q: I'm currently abroad, however my flight home (or one of my homeward flights) has now been cancelled. What am I covered for with regards to this flight?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to. Please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

If you are attempting to return home and your flight home (or one of your homeward flights) has been cancelled, you should contact your flight provider in the first instance as they may be able to assist you. If they confirm they are unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via <https://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email to enquiries@travelclaimsservices.com. The Claims Department will then consider the balances which are non-recoverable.

Please also note that if you're stuck overseas and 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 are unable to arrange and/or pay for an alternative flight, please contact our Medical Assistance team on +44 (0)207 748 0060. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

Q: I started my trip before the FCO stance changed. Would my medical expenses be covered if I contracted the virus?

A: As per the FCO advice published on 23rd March, if you are currently abroad, you are strongly advised to return to the UK immediately while you are still able to. If you contracted the virus before the FCO's most recent advice was issued on the 23rd March 2020; purchased your policy before 13th March 2020, and booked your trip before the 13th March 2020, then we would consider a claim for medical expenses under these circumstances.

However, please note that should you decide against returning to the UK immediately, you will not be covered for any coronavirus-related claims that arise as a result of your decision to stay abroad (e.g. in the event that you contract the virus, or experience further delays/cancellations during your trip home).

However, if you are unable to leave and you contract the virus, cover would be provided for medical expenses, provided you purchased your policy before 13th March 2020 and booked your trip before 13th March 2020. If you experience symptoms, you should contact our Medical Assistance team in the first instance on +44 (0)207 748 0060. They will be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

Q: I am a customer with a Backpacker policy currently abroad. In light of the FCO's recent advice to British nationals, I would like to return home on a home visit until it is

safe to travel back there. I will/am likely to be home for more than the allowed 14 days. Will this be okay?

A: 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 resumes when you return to your destination.