

Benenden Travel Insurance FAQs

Please note that references to Coronavirus includes COVID-19, SARS-COV-2 (Severe Acute Respiratory Syndrome Coronavirus), and any variation or mutation of these conditions.

If you're about to buy a policy

You'll be covered for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet)

Although you were told when you purchased your policy that Coronavirus claims would not be covered, we'll now consider claims for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

If your policy DOES NOT have the Coronavirus general exclusion (this will include policies purchased prior to 13th March and those purchased from quotes generated before 13th March)

Your policy provides cover for Coronavirus related claims, unless at the time of booking your trip there was something to suggest that it was unlikely to go ahead.

If your annual policy renewed and now includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet)

For trips booked before your renewal date:

Your previous policy provided cover for Coronavirus related claims, unless at the time of booking your trip there was something to suggest that it was unlikely to go ahead. As long as there was no break in cover between your old policy and the new one (i.e. you had 'continuous cover') then trips booked before the renewal date would be covered for Coronavirus claims, regardless of when the trip is taken.

For trips booked after your renewal date:

Although you were told when your policy renewed that Coronavirus claims would not be covered, we'll now consider claims for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

In all cases, it's important to keep up to date with the Foreign & Commonwealth Office (FCO) travel advice:

- **On 17th March 2020**, the FCO advised against all but essential international travel for all British nationals for a period of 30 days
- **On 30th March 2020**, this was extended, and the FCO advised against all non-essential international travel indefinitely
- **On 4th July 2020**, the FCO announced that certain countries were now exempt from this advice

You should check this advice, and the list of exempt countries, regularly, as it's likely to change. The FCO website is available here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

Please note that in the following FAQs:

- Wherever we say that we will 'consider' claims, this will be done in line with your policy terms and conditions, taking into account your individual circumstances. It does not guarantee that your claim will be paid
- 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

- In circumstances where you're provided with coupons or vouchers (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
- The answers provided assume that where a policy has been renewed, there's been no break in cover (i.e. you have had 'continuous cover'). If you've not had continuous cover, your renewal will be classed as a new purchase (see 'I want to buy a new policy now'). This'll affect the level of Coronavirus cover on any trips booked prior to the renewal of your policy

To find the answers you're looking for, click on the relevant heading below.

- Is it safe for me to travel?
- My policy wording does not include the Coronavirus general exclusion
- My policy wording includes the Coronavirus general exclusion
- My annual policy renewed and now includes the Coronavirus general exclusion
- 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
- Guidance on other issues during travel

Is it safe for me to travel?

On 30th March, the Foreign & Commonwealth Office (FCO) advised British nationals against 'all but essential international travel' indefinitely. This continues to stand, however as of 4th July a number of countries are exempt from this advice.

The FCO also currently advise against all cruise ship travel. Please note that this supersedes any country-specific advice (e.g. if the FCO advise that trips to France are safe, this would not include cruises around France).

It's important to check the FCO advice, and the list of exempt countries, regularly, and it's likely to keep changing. Their website can be accessed here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. If you choose to travel against the FCO's advice, you will not be covered for any subsequent claim.

My policy wording does not include the Coronavirus general exclusion

Q: I booked a trip before the pandemic. Am I covered for Coronavirus?

A: You have cover for Coronavirus under the terms and conditions of your policy, but it's important to check the FCO advice before you travel. The FCO currently advise against all but essential travel for British nationals, but there's a growing list of countries that are exempt from this advice. You can check the current status here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. If the FCO are advising against travel to your intended destination, we will consider a claim for cancellation if you want 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.

Q: I bought my policy before the exclusion was introduced but didn't book my holiday until after the pandemic was known about. Am I covered for Coronavirus?

A: You have cover for Coronavirus under the terms and conditions of your policy, unless at the time of booking your trip there was something to suggest that it was unlikely to go ahead. Factors we will take into account include the FCO advice, UK government restrictions, and restrictions at your destination at the time of booking. You can check the current FCO advice here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. Please note that if you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

Q: My policy does not include a Coronavirus general exclusion, and I am about to book a holiday. Am I still covered for Coronavirus?

A: You have cover for Coronavirus under the terms and conditions of your policy, unless at the time of booking your trip there is something to suggest that it is unlikely to go ahead. Factors we will take into account include the FCO advice, UK government restrictions, and restrictions at your destination at the time of booking. You can check the current FCO advice here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. Please note that if you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

My policy wording includes the Coronavirus general exclusion

Q: I bought my policy after the Coronavirus general exclusion was introduced. Am I covered for Coronavirus?

A: Although your policy wording excludes all Coronavirus claims, we will now consider claims for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply

My annual policy renewed and now includes the Coronavirus general exclusion

Q: I booked a trip before my renewal date. Am I covered for Coronavirus?

A: You have cover for Coronavirus under the terms and conditions of your previous policy, but it's important to check the FCO advice before you travel. The FCO currently advise against all but essential travel for British nationals, but there is a growing list of countries that are exempt from this advice. You can check the current status here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. If the FCO are advising against travel to your intended destination, we will consider a claim for cancellation if you want 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.

Q: I booked a trip after my renewal date or am about to book a trip. Am I covered for Coronavirus?

A: Although your policy wording excludes all Coronavirus claims, we will now consider claims for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

I want to buy a new policy now

Q: Will I be covered for Coronavirus if I buy a travel insurance policy now?

A: If you buy a new policy from Benenden Travel Insurance it'll include some cover for Coronavirus. We will consider claims for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

How do I make a claim?

Please be aware that we're experiencing higher than usual call volumes. While we're 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

The policy will only cover you for non-refundable expenses. In the first instance, you need to try to get a refund from your tour operator or travel agent. Coupons or vouchers for future travel would constitute a monetary refund.

Please note that if an airline or package tour operator cancels your flights/holiday, they are required to provide you with a refund.

Guidance on issues before travel

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

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:**

The Claims Department will consider any balances which are non-recoverable, unless at the time of booking there was something to suggest that a claim might be necessary.

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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

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: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:**

The Claims Department will consider any balances which are non-recoverable, unless at the time of booking there was something to suggest that a claim might be necessary.

You should approach the event organiser 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

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

A: If an airline or package tour operator cancels your flights/holiday, they're required to provide you with a refund.

A travel insurance policy will only cover you for non-refundable expenses. In the first instance, you need to try to get a refund from your tour operator or travel agent. Please note that coupons or vouchers for future travel would constitute a monetary refund.

Q: I have booked a trip, but only partially paid for it. Am I only considered to have 'booked' my trip when it is fully paid for?

A: If you're 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.

Quarantine, self-isolation and 'lockdown'

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: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion
but you booked your trip prior to that renewal:**

We would consider a claim for cancellation unless at the time of booking there was something to suggest that a claim might be necessary.

You should approach your tour operators or service providers in the first instance, as they may be able to arrange a refund or rebooking. 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

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

A: If you're put into lockdown while abroad, contact our Medical Assistance team on +44 (0)1904 427155. They'll be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

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

A: If you have to self-isolate while abroad, please contact our Medical Assistance team on +44 (0)1904 427155. They'll 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: Yes – if someone in your party is medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional, we would consider a claim for cancelling or cutting short your holiday.

You should contact your service providers in the first instance as they may be able to arrange a refund or rebooking. If they confirm they're unable to offer any refund or only a partial refund, please make a claim by downloading a claim form via the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

Q: I'm on holiday and I'm worried that I may be put into quarantine or self-isolation. Would I be covered for a curtailment claim?

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:**

We might consider a claim for curtailment, depending on the individual circumstances and providing that at the time of booking the trip there was nothing to suggest that a claim would be necessary.

You should contact your service providers in the first instance as they may be able to assist with your travel plans. If they confirm they are unable to assist, and don't offer any refund or only a partial refund, please make a claim by downloading a claim form via the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

Q: If either the UK or my local area goes back into lockdown before I am due to travel, can I make a claim for cancellation?

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:**

We would consider a claim for cancellation unless at the time of booking there was something to suggest that a claim might be necessary.

You should approach your tour operators or service providers in the first instance, as they may be able to arrange a refund or rebooking. 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

Upgrading my policy

Q: I have a European annual multi-trip policy that I bought before the Coronavirus exclusion was introduced. I've booked a trip to the Caribbean and need to upgrade my policy to Worldwide. Will I still be covered for Coronavirus?

A: The upgrade would constitute the purchase of a new policy, therefore you would have updated terms and conditions. This means that you would only be covered for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

Q: If I purchased the Silver level of cover before the Coronavirus exclusion was introduced, but now want to upgrade to the Gold, will I still be covered for Coronavirus?

A: The upgrade would constitute the purchase of a new policy, therefore you would have updated terms and conditions. This means that you would only be covered for:

- Medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip
- Cancelling or cutting short your trip if you, a member of your family or travelling party, are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional

Please be aware there's no cover for any other Coronavirus related claims, and all other terms and conditions of the policy apply.

Q: If I forgot to declare all relevant medical conditions at the point of purchase, and have to call up to do this, will I still be covered for Coronavirus?

A: It's 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 continue to have the same level of Coronavirus cover as you had prior to the new declaration.

Changes to travel dates

Q: If my tour operator changes my outbound travel dates, will I still be covered for Coronavirus, 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 you would have the same level of cover that was 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. For customers with single trip policies, if the change in dates does not affect the duration or destination of your trip, we can move your policy start date up to a maximum of 12 months from the date of the original trip.

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 we would not consider this to be a new trip, and you would have the same level of cover that was 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. For customers with single trip policies, if the change in dates does not affect the duration or destination of your trip, we can move your policy start date up to a maximum of 12 months from the date of the original trip.

Q: I purchased my annual multi-trip policy before the Coronavirus general exclusion was introduced, but the policy didn't start until afterwards. Am I covered for Coronavirus?

A: You have cover for Coronavirus under the terms and conditions of your policy, unless at the time of booking your trip there's something to suggest that it's unlikely to go ahead. Factors we will take into account include the FCO advice, UK government restrictions, and restrictions at your destination at the time of booking. You can check the current FCO advice here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. If you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

Please note that with annual multi-trip policies, you're not covered for the cancellation of your trip until the policy start date.

Cruises

Currently, the Foreign & Commonwealth Office (FCO) advise against all cruise travel. You can see the latest advice here: <https://www.gov.uk/guidance/travel-advice-novel-coronavirus>. Please note that this supersedes any country-specific advice (e.g. if the FCO advise that trips to France are safe, this would not include cruises around France). If you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

Q: My cruise is cancelled due to Coronavirus. Can I claim?

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion
but you booked your trip prior to that renewal:**

We would consider a claim for cancellation unless at the time of booking the FCO were already advising against cruise travel, or there was something else to suggest that a claim might be necessary.

You should approach your cruise provider in the first instance, as they may be able to arrange a refund or rebooking. 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form

should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

Q: My cruise is still going ahead, but the FCO advises against cruise travel. Can I make a claim for cancellation?

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

If your policy does not include the Coronavirus general exclusion, or if your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:

We would consider a claim for cancellation unless at the time of booking the FCO were already advising against cruise travel, or there was something else to suggest that a claim might be necessary.

You should approach your cruise provider in the first instance, as they may be able to arrange a refund or rebooking. 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 the following

link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

Q: I'm 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: No. Additionally, the FCO currently advise against all cruise travel. If you decide to travel against the FCO's advice, you will not be covered for any subsequent claim.

Guidance on other issues during travel

Q: If I'm abroad and the UK closes its borders due to Coronavirus, what should I do?

A: In the unlikely event that the UK closes its borders while you're abroad, 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)1904 427155 should you need to. They'll be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

If the border closure means that you have to cut your holiday short, you may be able to claim depending on when you bought your policy:

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

If your policy does not include the Coronavirus general exclusion, or If your annual policy has renewed onto one with the Coronavirus general exclusion but you booked your trip prior to that renewal:

We would consider a claim for cutting short your trip unless at the time of booking there was something to suggest that a claim might be necessary.

You should approach your tour operators or service providers in the first instance, as they may be able to assist you or offer 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 the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

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)1904 427155. They'll be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

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: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion
but you booked your trip prior to that renewal:**

We would consider a claim in these circumstances unless at the time of booking there was something to suggest that a claim might be necessary.

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

A: It would depend on whether the Coronavirus general exclusion was in place at the time you bought your policy.

If your policy includes the Coronavirus general exclusion (exclusion 36 in your policy wording booklet):

This is not covered under your policy.

**If your policy does not include the Coronavirus general exclusion, or
If your annual policy has renewed onto one with the Coronavirus general exclusion
but you booked your trip prior to that renewal:**

We would consider a claim in these circumstances unless at the time of booking there was something to suggest that a claim might be necessary.

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 help and don't offer any refund or only a partial refund, please make a claim by downloading a claim form via the following link: <http://www.travelclaimsservices.com/Claims>. Once completed, the form should be sent by email (along with electronic copies of any supporting documentation) to enquiries@travelclaimsservices.com. Please also email this address if you are unable to log into your policy or download a form.

If you end up 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're unable to arrange and/or pay for an alternative flight, please contact our Medical Assistance team on +44 (0)1904 427155. They'll be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.

Q: If the FCO advice changes while I'm abroad, will my medical expenses be covered if I contract Coronavirus?

A: As long as the FCO were not advising against travel to your destination when you set off, you'll be covered for medical expenses if you need treatment for Coronavirus while abroad, including up to £2,000 to cover additional accommodation costs if this treatment means you need to extend your trip.

However, if the FCO advise that you should return to the UK immediately, and you decide not to, you'll 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're unable to leave and you contract the virus, cover would be provided for medical expenses. If you experience symptoms, you should contact our Medical Assistance team in the first instance on +44 (0)1904 427155. They'll be able to give you guidance based upon your individual circumstances. The phone number is open 24 hours a day.