

Benenden Travel Insurance COVID-19 FAQs

Updated: June 2021

The following information applies to policies purchased and trips booked after 13th March 2020. If your policy or trip was bought before this and you're concerned about your level of cover, please [contact us](#).

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.

Make sure you keep up to date with the latest travel advice from the [Foreign, Commonwealth and Development Office \(FCDO\)](#). Please note that there may be different rules depending on whether you're departing from or arriving into England, Scotland, Wales or Northern Ireland.

If the FCDO advise against non-essential travel to your destination, and you're travelling for a holiday, you'll not be covered if you go abroad. You'll also not be covered for cancellation if, due to Coronavirus, the travel advice prevents your trip, although we expect holiday companies to be flexible and to offer refunds or date changes if travel isn't possible.

If you're able to travel, either because non-essential trips to your destination are allowed or because you have a permitted reason for travelling under the FCDO rules, you will 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, including lockdowns, quarantines, or other government restrictions. All other terms and conditions of the policy apply.

FAQs

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
- In circumstances where you accept a coupon or voucher (from a hotel/airline/tour operator etc.) for the purposes of re-booking your trip at a later date, please be aware that we may consider this to be a monetary refund. We have a guide to what you should do before making a cancellation claim [here](#).

Q: What Coronavirus cover will I have if I buy a policy today?

A: If you are able to travel, either because the [FCDO advice](#) allows non-essential trips to your destination or because you have a permitted reason for travelling, you will 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.

There is no cover for any other Coronavirus-related claims, including lockdowns, quarantines or other government restrictions. All other terms and conditions of the policy apply.

Please note that, if you were to travel abroad against the FCDO advice, there would be no cover for any subsequent claim.

Q: I plan to travel to an 'amber' country, will I be covered?

A: As at 17th May 2021, the [FCDO advise](#) that, to prevent new Covid variants from entering the UK, you should not travel to amber or red list countries.

The traffic light system tells you what you should do on your return from your trip, and there may be different rules for [England](#), Scotland, Wales and Northern Ireland.

Whether you're covered abroad or not depends on the FCDO advice at the time you travel. If your trip is permitted by the FCDO advice, either because non-essential travel to your destination is allowed or because you're travelling for a permitted reason, you will be covered as normal. If your trip was not permitted under the advice, and you travelled anyway, there would be no cover for any subsequent claim.

Q: I plan to go on holiday to a 'green' country, but the FCDO advises against all but essential travel. Will I be covered?

A: If you travel abroad against the FCDO advice, there is no cover under any of our policies, regardless of the country's traffic light colour.

We expect the FCDO to allow non-essential travel to green listed countries. However, this isn't guaranteed, and you should always check the [advice for your destination](#) before you travel.

If your trip is permitted by the FCDO advice, either because non-essential travel to your destination is allowed or because you're travelling for a permitted reason, you will be covered as normal.

Q: I'm travelling abroad to visit family, but the FCDO advise against non-essential travel. Am I covered if I go?

A: It would depend on whether you could demonstrate that your journey was essential – for example, for work or for a family emergency. If your travel is permitted, you will be covered as normal under our policies (including the Coronavirus cover outlined above).

Remember that if you travel against the FCDO advice, there would be no cover for any subsequent claim.

Q: I've booked a cruise, and all the ports are in areas where the FCDO advice allows non-essential travel. Am I covered?

A: There is separate [FCDO cruise advice](#) which supersedes any specific country advice. If the FCDO advise against cruises, and you travel anyway, there would be no cover under our policies, even if non-essential travel was allowed to all the individual countries you were visiting.

Q: My trip is permitted under the FCDO advice, but the destination country won't let me in. Am I covered for cancellation?

A: No, unfortunately this is not covered under our policies.

We'd expect holiday companies and airlines to be flexible in these circumstances and to offer refunds or amendments. If you need to change your travel insurance dates, or want to cancel the policy because you're not travelling, please [contact us](#) to discuss your options.

Q: My trip is permitted under the FCDO advice, but the area I'm travelling to is in lockdown and all the facilities are closed. Can I claim for cancellation?

A: No, this isn't covered by our policies.

In this situation you should contact your travel provider, as they may be able to offer you a refund or a change of travel dates. Once you've spoken to them, if you need to cancel or amend your travel insurance please [contact us](#) to discuss the options.

Q: My trip is permitted under the FCDO advice, but I'll need a negative Covid test on arrival at my destination. Can I claim for the testing costs?

A: No, Coronavirus tests are not covered by travel insurance.

Q: My trip is permitted, but the advice has changed and I'll now have to quarantine at home when I return. I can't quarantine because of work, so can I claim for cancelling my trip?

A: No, unfortunately this is not covered.

In this situation you should contact your travel provider, as they may be able to offer you a refund or a change of travel dates. Once you've spoken to them, if you need to cancel or amend your travel insurance please [contact us](#) to discuss the options.

Q: My trip is permitted but the advice has changed and I'll now have to quarantine in a hotel when I return. Can I claim for these costs on my travel insurance?

A: No, unfortunately these costs aren't covered.

If the advice changed before you departed, you should contact your travel provider as they may be able to offer you a refund or a change of travel dates. Once you've spoken to them, if you need to cancel or amend your travel insurance please [contact us](#) to discuss the options.

Q: My trip is permitted under the FCDO advice, but the area in which I live is going into a local lockdown. Can I claim for cancellation?

A: No, lockdowns are not covered by our policies.

In this situation you should contact your travel provider, as they may be able to offer you a refund or a change of travel dates. Once you've spoken to them, if you need to cancel or amend your travel insurance please [contact us](#) to discuss the options.

Q: My trip is permitted under the FCDO advice, but the travel provider has cancelled my booking. Can I make a claim?

A: It would depend on the circumstances. If the cancellation is because of Coronavirus, or if the provider has gone into administration, this would not be covered under your policy.

In other circumstances we would consider a claim, but you would need to speak to your travel provider first – in most cases they will be required to offer you a refund. You can read our guide to what you should do before making a cancellation claim [here](#).

Q: My trip has been cancelled and I have had a full refund from my travel provider. Can I have a refund on my travel insurance?

A: At the moment, we're offering enhanced refund terms outside the usual 14-day cooling-off period. If you don't need your policy, you haven't travelled on it and are not making a claim, please [contact us](#) to discuss the options.

Q: The FCDO advises against non-essential travel to my destination, so I've changed my holiday booking. Can I change my travel insurance too?

A: Yes, please [contact us](#) to discuss it.

If you're planning on going to the same place, but at a different time, we will usually be able to change your policy dates. If you are travelling to somewhere different, no problem, but there may be an additional premium to pay if you need to upgrade your policy.

Q: I have an annual policy but have decided not to risk travelling this year. Can I have a refund?

A: At the moment, we're offering enhanced refund terms outside the usual 14-day cooling-off period. If you don't need your policy, you haven't travelled on it and are not making a claim, please [contact us](#) to discuss the options.

Q: If the FCDO advice changes while I'm abroad, and my holiday is no longer permitted, am I still covered?

A: Yes. As long as your trip was allowed at the time you left the country, you'll still be covered as usual under the policy. This includes medical cover for if you catch Coronavirus while abroad.

Q: If the traffic light of my destination changes from 'green' to 'amber' or 'red' while I'm abroad, am I still covered?

A: The traffic light system tells you what you should do on your return from your trip, and there may be different rules for England, Scotland, Wales and Northern Ireland.

Whether you're covered abroad or not depends on the [FCDO travel advice](#) on your departure date. As long as your trip was allowed at the time you left the country, you'll still be covered as usual under the policy. This includes medical cover for if you catch Coronavirus while abroad.

Q: If I have to quarantine while abroad and miss my flight home, can I claim for new flights?

A: No, general quarantines or lockdowns are not covered by the policy.

If you were to catch Coronavirus while abroad, and this meant you were unable to travel home as arranged, we would extend the policy for the duration of your stay and consider a claim for replacement flights.

Q: If the FCDO advice changes while I'm abroad, meaning I'll have to quarantine on my return, can I claim for cutting my holiday short to avoid this?

A: Unfortunately not. Our policies don't offer cover for quarantines or lockdowns, and don't cover cancellation or curtailment due to Coronavirus restrictions.

How do I make a claim?

You can make a claim by [contacting us](#).

Claims can also be made 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 documents) 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. First, you need to try to get a refund from your tour operator or travel agent. Coupons or vouchers for future travel will be considered a refund. We have a guide to what you should do before making a cancellation claim [here](#).