

Please find below our stance on travel claims relating to COVID-19 cancellations:

### NEW BUSINESS

Any trip booked after the World Health Organisation (WHO) declared a pandemic (12th March 2020) or the Foreign Commonwealth Office (FCO) was advising against travel, whichever is earliest, there is no cancellation or medical cover in respect of COVID19.

### EXISTING CLIENTS

Provided a trip was booked before WHO declared a pandemic (12th March 2020) or before the FCO was advising against travel to their destination, whichever is earliest, these trips will be insured for any covered loss whose cause is Covid-19.

### RENEWALS

Cover should be regarded as continuous, therefore if a trip was booked before WHO declared a pandemic (12th March 2020) or before the FCO was advising against travel to their destination, whichever is earliest, and if they renew their cover, these trips will continue to be insured after renewal for any covered loss whose cause is Covid-19.

For any further clarification please get in touch by calling our claims number **020 3319 8999** or emailing [pcgclaims@azurpcg.com](mailto:pcgclaims@azurpcg.com)

**We are currently experiencing a significant increase to our normal call and email volumes. Whilst our team is fully operational we are taking longer than expected to respond to some communication. If you do experience a delay we ask that you please be patient as we are doing everything we can to ensure that all customers are contacted as soon as possible.**

In the meantime, we recommend all customers who are due to travel to follow the advice issued by the Foreign and Commonwealth Office: [www.gov.uk/guidance/travel-advice-novel-coronavirus](http://www.gov.uk/guidance/travel-advice-novel-coronavirus)

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