

## Covid-19 Travel FAQs

November 2021

Please note under our travel insurance, no cover is provided for claims where you have travelled to a country or area where, prior to your trip commencing, the Foreign, Commonwealth and Development Office (FCDO) has advised against all but essential travel.

Unfortunately cancelling your trip because you do not want to travel to a country or area when there is no other valid reason for cancellation, is not covered by this policy.

We urge all clients to check their destination on the FCDO website prior to travel at [Foreign travel advice – Gov.uk](https://www.gov.uk/foreign-travel-advice)

### INTRODUCTION

- The information provided in these responses to general questions raised does not replace the terms and conditions of the Azur Home Policy (which includes annual travel Insurance) nor the facts of each individual claim. Clients and brokers should read their policy for further information.
- Each claim will be considered based on its individual facts and circumstances surrounding the events. Policy terms and conditions will apply in each case.
- Clients should please read the General conditions and exclusions in their policy wording as well as the sections titled 'What you are covered for' and 'We will not pay for' in each section of cover within the policy wording.
- If a client is considering cancelling their trip due to COVID -19, they should please read their insurance policy thoroughly. Generally, a client not wanting to travel is not a covered event.
- If a client needs to cancel or rearrange their trip, they should please first contact their travel provider to arrange a refund, voucher or rearrangement or if they have paid by card, they should contact their card provider to claim for a possible refund.
- Where eligible and subject to policy conditions, AIG will cover only non-refundable costs incurred provided that the client is unable to either change their booking or secure a refund/voucher from their airline, accommodation provider, tour operator, travel agent, other travel provider or their payment card provider (see next point below). If a client's trip has been cancelled by their travel provider and the booking was made by debit or credit card, clients could also contact the card issuer promptly for advice on whether they can claim a refund from them.
- When submitting a claim, supporting documentation will be required to validate each claim.
- Neither this communication nor any action undertaken by us or on our behalf is intended to be or should be construed as a waiver or estoppel of any rights, privileges or defences available to us under the terms and conditions of any applicable policy or applicable law and such rights, privileges or defences are expressly reserved.

### SCENARIOS: POLICIES INCEPTING OR RENEWING AFTER 1 NOVEMBER 2020 UNDER THE REVISED AZUR HOME POLICY WORDING

#### **Q. Am I covered if I have to cancel my trip or part of my trip due to being unable to travel due to COVID-19 restrictions applying in the UK or to the country I am travelling to?**

- A.** Any trip booked after the World Health Organization (WHO) declared the existence of a pandemic (which in the case of COVID-19 was on 11th March 2020) is not covered for trip cancellation as a result of

COVID-19 travel restrictions, including local or national lockdowns or when the Foreign, Commonwealth and Development Office (FCDO) is advising against travel to your destination due to COVID-19.

For trips booked before the WHO declared COVID-19 a pandemic (11th March 2020), cancellation cover prior to departure will be provided if there has been a change in the FCDO travel advice from the time of the original booking to the date of departure.

**Q. Does renewing my insurance affect my cover?**

- A.** If a trip was booked **before** the WHO declared the pandemic (11th March 2020), these trips will continue to be insured after renewal for any covered loss in accordance with the terms of the policy.

However any trip booked after the WHO declared the pandemic (11th March 2020) is not covered for cancellation prior to departure in respect of travel restrictions due to COVID-19, including when the Foreign, Commonwealth and Development Office (FCDO) is advising against travel to your destination due to COVID-19.

**Q. If I catch COVID-19 while travelling are my medical expenses covered?**

- A.** Yes, if you are travelling and become ill with COVID-19 then you would be covered for emergency medical expenses up to the limit of the policy, provided you were not already ill with COVID-19 or awaiting test results for COVID-19 when you booked your trip. However, you would not be covered if you are travelling against the advice of a doctor.

**Q. If I catch COVID-19 before I am due to travel and am unable to travel, am I covered for cancellation?**

- A.** Catching COVID-19 after you book your trip is considered a serious illness and therefore valid reason for trip cancellation.

However, if you are claiming for trip cancellation as a result of catching COVID-19 but you were already ill or awaiting test results for COVID-19 when you booked your trip, this will not be covered under the policy.

**Q. Can I cancel my trip if I am required to self-isolate or quarantine and am unable to travel as a result of this requirement?**

- A.** No. Unless your claim is because you, your partner or anyone due to travel with you have caught COVID-19, there is no cover for any claim arising from quarantine or travel restrictions due to government orders (including any local or national lockdowns), warnings, advisories, regulations, directives, prohibitions, or border closures, relating to a current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by the World Health Organization or by any official governmental body or health authority.

**Q. Can I claim if my travel provider has gone bankrupt?**

- A.** No, the policy does not cover any claims where the travel provider ceases to trade without being able to meet their obligations regarding travel arrangements.