

These Pandemic FAQ's are in relation to beneficiaries with any group travel insurance policy underwritten by Zurich Insurance plc.

During the trip

1. I am already on my trip, and my return home has been delayed due to reasons beyond my control, will my policy continue to provide cover?

During the current pandemic, if you cannot return home due to reasons outside of your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home – this extends to all section of cover.

2. I have symptoms of Covid-19 or have been diagnosed with the condition. What should I do?

In the first instance you will need to comply with local authority or government guidance.

If you have fallen ill, you (or someone on your behalf) must contact the 24-hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".

3. I am currently travelling in a region or country that the Foreign, Commonwealth and Development Office or equivalent government or national authority, or the World Health Organisation has now advised against travel or all but essential travel to.

As long as you travelled before the advice was issued, cover will remain in place for emergency medical expenses as a result of Covid-19 along with all other standard policy cover for the duration of your trip.

There is no cover for curtailment of the trip under the policy for these circumstances. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

4. I am currently travelling in a region or country where the Foreign, Commonwealth and Development Office has not advised against travelling to but I am concerned about contracting Covid-19. Is there cover for returning home early?

There is no cover for curtailment of your trip due to these circumstances. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

5. If I am quarantined to my accommodation but I have not been diagnosed with Covid-19 and will miss my transport home am I covered?

There is no cover under your policy for costs related to an extended stay in these circumstances but if you cannot return home due to reasons outside of your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home – this extends to all section of cover.

You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

Not Yet Travelled

1. What happens if I catch Covid-19 or I am under medically advised self-isolation / quarantine before I depart and am unable to go on my trip?

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and you are unable to commence your trip due to falling ill with Covid-19 or are under medically advised (by a qualified medical practitioner) individual self-isolation / quarantine, you may have cover for cancellation. Please refer to your policy documentation for details. If there are any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

2. What happens if I am due to travel and a close relative is diagnosed with Covid-19 and I need to cancel my trip?

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip as appropriate. You can also contact your credit card provider to recover costs if the trip was paid for via this means to obtain a refund via their chargeback facility should there be any costs that cannot be recovered.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and a close relative falls ill with Covid-19 which prevents you from travelling, you may have cover for cancellation. If there are any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

3. My child is due to go on a school trip, but staff member(s) have been placed in compulsory quarantine by a medical practitioner and the trip can no longer go ahead.

In the first instance you should speak to the school as they may be able to find alternative staff to enable the trip to go ahead and/ or will liaise with the agent / accommodation / transport provider to defer, rearrange or cancel the trip as appropriate.

You can also contact your credit card provider to recover costs if the trip was paid for via this means to obtain a refund via their chargeback facility should there be any costs that cannot be recovered.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and have any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

4. I am unable to travel because I work in the armed forces, police, nursing or ambulance services and my annual leave has been cancelled for operational reasons.

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip as appropriate.

You can also contact your credit card provider to recover costs if the trip was paid for via this means to obtain a refund via their chargeback facility should there be any costs that cannot be recovered.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and have any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

5. If I don't travel can I get a refund of my travel insurance policy premium?

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and are unable to travel due to Covid-19 disruption you can cancel your policy and receive a full refund (subject to no claims made or pending on the policy).

If you purchased your policy after 11th March 2020, Covid-19 is a known event and therefore eligibility for policy cancellation and refund applies as detailed in the policy terms and conditions.

6. My trip has been cancelled due to Foreign, Commonwealth and Development Office (FCDO) (or equivalent government or national authority or the World Health Organisation) advising against all travel or all but essential travel. Can I get a refund of my travel insurance policy premium?

If you are unable to travel due to a change of FCO advice you can cancel your policy and receive a full refund of premium (subject to no claims made or pending on the policy).

7. I haven't travelled yet but still intend to do so, am I covered?

As long as the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation has not advised against travel or all but essential travel, cover will remain in place for emergency medical expenses as a result of Covid-19 along with all other standard policy cover for the duration of your trip.

The policy DOES NOT cover the following events:

- inability to travel due to a government or regulatory authority advising not to leave home i.e. “lock down”.
- voluntarily choosing to “self-isolate” without orders from a treating medical practitioner or NHS Track & Trace.
- disinclination to travel due to concerns / fear around Covid-19.
- cancellation/ curtailment of the trip where the main purpose was to attend an event that has now been cancelled or visit an attraction that is now closed.
- known circumstances/events at the start date of cover (date insurance was purchased by beneficiary). Effective from 4.27pm on 11th March 2020, Covid-19 (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event. All policies sold after this time (or new trips booked under existing policies) will not cover claims under the ‘Cancellation or curtailment charges’ section due to Covid-19 except where limited Covid-19 cover has been purchased.
- travel to a country or region that the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation has advised against travel or all but essential travel to.
- visa suspension due to the Covid-19.
- cancellation of a trip where you need to self-isolate upon your return.
- cancellation of a trip due to school closure on government advice.

You should speak to your accommodation / transport provider to defer, rearrange or cancel your trip.

You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

Regularly review the Foreign, Commonwealth and Development Office (FCDO) website for updates:
<https://www.gov.uk/foreign-travel-advice> and follow the advice given.