

## CORONAVIRUS TRAVEL ADVICE FOR LONGSTAY & BACKPACKER

### **Cancellation**

This type of event is unfortunately not covered across the travel insurance industry for claims relating to cancellation. This is because most policies have the following exclusion relating to cancellation “the fear of an epidemic, pandemic, infection or allergic reaction”. We would advise travellers who have booked package holidays to a destination affected by the viral outbreak and looking to cancel their trip or amend their travel plans to contact their travel agent or tour operator in the first instance. If you are not able to amend your trip details and have a medical justification for having to cancel your trip, we would be happy to discuss your situation on a case-by case basis.

### **Amendments to your Insurance**

If you are offered an alternative destination and or dates from your travel agent, we are pleased to advise that we will amend your insurance policy to fit the new trip, providing the new trip is for the same duration and to the same location or geographical area. Please call the customer service team as shown in your policy wording.

### **Premium Refunds (Single Trip only cover)**

In the event that you are unable to move the trip to an alternative destination, and are offered a refund from your travel agent or tour operator, we are happy to offer a full refund of premium on the understanding that no claim is to be made against the policy.

### **Returning early**

If you are considering returning to the UK earlier than originally planned as a result of the viral outbreak, please be aware that most policies have the following exclusion relating to cutting short a trip “the fear of an epidemic, pandemic, infection or allergic reaction”.

If you have booked a package holiday to a destination affected by the viral outbreak and looking to cut your trip short you should contact your travel agent or tour operator for information on availability of flights in the first instance.

If you are travelling independently from a tour operator or travel agent, you should make your own arrangements to leave by either altering your return tickets, where possible, or booking onto an alternative commercial flight. Claims for independent traveller’s additional expenses in returning home earlier, where medically justified, will be treated sympathetically.

Please be aware, **All** cover ceases if you have made a claim or intend to make a claim under the Curtailment section. You will not be able to resume the trip under the Return Home cover.

