

We're pleased to let you know that our travel policies will provide you with enhanced cover for claims arising as a consequence of COVID-19.

**Before you travel**, we've included **cover for cancellation due to you falling ill with COVID-19** and being unable to travel or being required to self-isolate, subject to medical certification or an official test result.

**During your trip**, all our policies include **cover for any medical claim due to COVID-19** while travelling if there was no Foreign, Commonwealth and Development (FCDO) warning against all or all but essential travel due to COVID-19 when you departed.

**This extends to reasonable additional transport and/or accommodation expenses** up to the standard of your original booking (for example full or half-board, all inclusive, bed and breakfast, self-catering room only), if it is necessary for you to stay beyond your scheduled return date **because you've failed a COVID-19 test and are required to self-isolate or quarantine at your trip destination.**

Please contact the AXA Emergency Assistance team before committing to additional costs, as you may be expected to check whether transport tickets can be arranged without cost or with a nominal administration fee through your original service provider.

We've also included cover for curtailment (if you need to come home early) due to the illness of a close relative back home due to COVID-19.

**If you choose to travel against FCDO advice** (that is to a country, specific area, or event when the FCDO, or other regulatory authority in a country to/from which you are travelling, has advised against all or all but essential travel) **our policies will continue to provide cover for any insured losses unrelated to the specific reasons for the travel advice/restrictions.**

For example, should you travel against FCDO or other regulatory authority advice that is in place due to COVID-19, your policy will not provide cover if you suffer with COVID-19 when abroad, but would provide cover for claims that are not directly or indirectly linked to COVID-19 for instance if you broke your leg.

**Our policies will continue to provide cover for non-COVID-19 related incidents**, for Emergency Medical Costs, Baggage, Passports, Money, and Personal Accident claims, **as usual during your trip.**

To make what we do (and don't) cover as clear as possible, we've created the following summary to provide the information you might need:

## Section A - Cancellation

### What you are covered for

Trip cancellation claims if you are unable to travel because you:

- Fall ill with COVID-19
- Are subject to compulsory quarantine before departing from the UK
- Are required to self-isolate, preventing you from leaving your home in your country of residence due to COVID-19
- Suffer bodily injury, illness, or an unexpected complication of pregnancy
- Any other reason listed under 'What is covered' in 'Section A - Cancellation' of your policy wording

### What you are not covered for

Trip cancellation claims where:

- You cannot travel or you choose not to travel because the Foreign, Commonwealth and Development Office (FCDO) advises against travel to your destination due to a pandemic.
- The cancellation claim is because you will have to quarantine upon return to the United Kingdom (or your country of residence)
- Your claim is caused by a reason not listed under 'What is covered' in 'Section A - Cancellation' of your policy wording
- Your claim is caused by another reason listed under 'What is not covered' in 'Section A - Cancellation' of your policy wording

## Section A - Curtailment

### What you are covered for

Trip curtailment claims when it is necessary to cut short your trip because:

- The Travel Advice Unit of the FCDO (or other regulatory authority) are recommending evacuation from the country or a specific area you have travelled to, providing the advice came into force after you left your home to begin your trip
- You have been denied boarding at your UK departure airport due to detected symptoms of COVID-19
- A close relative becomes ill with COVID-19 or other unexpected illness while you are travelling
- Any other reason listed under 'What is covered' in 'Section A - Curtailment' of your policy wording

### What you are not covered for

Trip curtailment claims where:

- The Travel Advice Unit of the FCDO (or other regulatory authority) are recommending evacuation from the country or a specific area you have travelled to, when there was a warning against all or all but essential travel in place when you departed on your trip, and you continued with your trip
- Your claim is caused by a reason not listed under 'What is covered' in 'Section A - Curtailment' of your policy wording
- Your claim is caused by another reason listed under 'What is not covered' in 'Section A - Curtailment' of your policy wording

## Section B - Emergency medical and other expenses

### What you are covered for

Medical claims while you are **abroad** subject to the normal terms of our insurance, including:

- Emergency medical treatment due to injury, illness, disease (including COVID-19), or unexpected complication of pregnancy
- Compulsory quarantine due to COVID-19 or other infectious disease
- Additional accommodation and repatriation expenses should you be unable to travel home as planned, due to an illness, injury, or unexpected complication of pregnancy (whilst abroad or on a valid UK trip)
- Any other reason listed under 'What is covered' in 'Section B - Emergency medical and other expenses' of your policy wording

### What you are not covered for

Claims for emergency medical and other expenses where:

- The Travel Advice Unit of the FCDO (or other regulatory authority) are advising against all or all but essential travel to your destination when you depart on your trip and your claim is related to the specific reasons for the travel advice/restrictions.
- For example, if the FCDO advice was issued:
  - due to COVID-19 and you contract COVID-19
  - due to civil unrest and you are injured because of the civil unrest
- Your claim is caused by another reason listed under 'What is not covered' in 'Section B - Emergency medical and other expenses' of your policy wording

### In addition to the standard documentation required to process a claim, to support any cancellation or health related curtailment claim due to COVID-19 you will need to provide:

- A medical certificate
- An official COVID-19 test result
- Evidence for the need for you to self-isolate, if applicable.

### Your policy does not provide cover for any unused or additional costs that are recoverable from:

- The providers of your accommodation, their booking agent, travel agent, compensation scheme, or Air Travel Organisers' Licencing (ATOL) including where vouchers have been offered
- Your credit or debit card provider or Paypal.

### Choosing to travel if Local Government Restrictions apply to you:

- Our insurer AXA would like to make you aware that:
  - your travel insurance policy will be valid providing the reason for travel is deemed lawful under current government advice; and
  - cover will only be provided for claims that are not directly or indirectly related to COVID-19