



## Coronavirus (Covid-19) – FAQ's

### MEDICAL AND EMERGENCY EXPENSES

**If I travel to affected areas against the DFA advice, will my travel insurance be invalidated?**

We would urge you to follow the advice as outlined by the DFA / local authorities and not place yourself at additional risk. Therefore no cover would be provided if you travelled against the advice of the DFA.

**If I become ill due to the Coronavirus while I'm overseas, would I be covered for medical treatment overseas?**

Yes, cover would be in place, however, you should be aware that treatment is subject to the locally available facilities and medical repatriation or transfer to alternative medical facilities will be subject to any travel restrictions that may be in place.

**If I am placed under quarantine whilst overseas and I am unable to return home as planned, am I covered for any additional hotel charges or travel costs?**

Section 12 Catastrophe provides cover for reasonable additional accommodation and travel costs incurred to enable you to return home where such costs are not recoverable from your tour operator, airline, hotel or elsewhere.

### CANCELLATION AND CURTAILMENT

**I am due travel to an area where the DFA have not restricted travel, am I covered to cancel?**

Unfortunately, no cover is provided where the DFA have not restricted travel to a particular country. In the event of you no longer wanting to travel, you will need to contact your tour operator / airline to see if you are able to delay or rebook to another location or seek a refund for your trip.

**I am due travel to an area where the DFA have restricted travel, am I covered to cancel?**

Whilst the standard policy terms and conditions do not include such cover, Insurers have agreed to consider cancellation claims where the DFA advise against all or all but essential travel, providing your trip is due to depart on or before 30 April 2020.

**I no longer want to travel abroad because I am worried about the spread of the virus. May I cancel?**

Unfortunately, disinclination to travel is not covered by the policy.



**I'm in an area affected by the Coronavirus and want to return home earlier than planned, am I covered?**

Section 12 Catastrophe shall provide reasonable additional accommodation and travel expenses necessarily incurred to return home up to the sum insured specified within the policy. No cover shall apply for circumstances already known at the time of buying or renewing this policy or booking your trip.

In the event of such a claim please contact our claims handlers before making any arrangements..

**I am travelling to a sports event/concert/theme park but it is cancelled or closed due to the Coronavirus. Am I covered if I cancel my trip?**

Unless the DFA have advised against travelling to your destination, then you will not be covered if you cancel your trip.

**I am due to travel but I have been quarantined by my Doctor? Can I cancel my trip?**

If you have been advised to self quarantine, then consideration can be given to your claim. For a claim to be validated your trip must be due to depart within the quarantine period and we would need evidence of the need to self quarantine e.g. you have recently returned from a country where the Government have advised travellers to self quarantine for 14 days. If the quarantine period is due to end before your departure date, this would not be considered as a valid claim.

**I'm thinking of booking a trip for six months' time to an area where the DFA are advising against travel. Would I be covered if I have to cancel my trip?**

Travel insurance protects against unexpected events. There is no current indication of how long the current regulatory advice will remain in force, so we would not consider any claim for a trip that was booked while the DFA advice was in place.

**If you need to make a claim, you should contact our emergency medical assistance team**

**Telephone: +44 (0) 1243 621078**

**E-mail: [claims@cegagroup.com](mailto:claims@cegagroup.com)**

**Valid as at 09 March 2020**