IMPORTANT INFORMATION ABOUT CORONAVIRUS (COVID-19)

Full details of what is covered and what is not covered, including any conditions or limits of cover, can be found in the policy wording. Please ensure you read your policy wording and your policy certificate to ensure that the cover we are able to offer meets your requirements.

You will notice that some words below are in **bold italics**. These words are defined in the definitions section of the policy wording.

Provided **you** follow any travel advice issued by the government in **your country of residence** and in any country **you** are travelling from, to or through, **you** will be covered in the area or country shown on **your policy** certificate. It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at **www.gov.uk/foreign-travel-advice**.
You will not be covered if **you** travel outside the area **you** have selected, as shown in **your policy** certificate.

This Travel Insurance **policy** will provide cover under the following sections for Coronavirus.

Trip Cancellation

A. if **you** or **your travel companion** receive a diagnosis of COVID-19 before the start of **your trip**; which is disabling enough to make **you** cancel **your trip**.

B. if a **family member** who is not travelling with **you** receives a diagnosis of COVID-19 before the start of **your trip** which is considered as life threatening or requires hospitalisation.

C. if **you** or a **travelling companion** is quarantined before **your trip** due to having been exposed to COVID-19 provided the quarantine is specific to **you** or a **travelling companion**.

This Travel Insurance **policy** will not cover **you** for Trip Cancellation due to a change in travel advice by the Foreign, Commonwealth & Development Office.

Trip Interruption

A. if **you** or a **travelling companion** receive a diagnosis of COVID-19, which is disabling enough to make **you** interrupt **your trip**.

B. A **family member** who is not travelling with **you** receives a diagnosis of COVID-19 which is considered as life threatening or requires hospitalisation.

C. if **you** or a **travelling companion** is quarantined during **your trip** due to having been exposed to COVID-19 provided the quarantine is specific to **you** or a **travelling companion**.

D. if **you** or a **travelling companion** is denied boarding based on a suspicion that **you** have COVID-19.

Travel Delay

A. if **you** or a **travelling companion** is quarantined during **your trip** due to having been exposed to COVID-19 provided the quarantine is specific to **you** or a **travelling companion**.

B. If **you** or a **travelling companion** is denied boarding based on a suspicion that **you** have COVID-19.

Emergency Medical

A. If *you* require emergency medical care whilst on *your trip* following a diagnosis of COVID-19.

Emergency Transportation

A. If *you* require emergency transport to the nearest appropriate medical facility following a diagnosis of COVID-19 on *your trip*.

B. If *you* require Medical Repatriation to *your* home following a diagnosis of COVID-19 on *your* trip.

Optional Sports Cover

A. If *you* or a *travelling companion* or a *family member* who is participating in the activity receive a diagnosis of COVID-19 which is disabling enough to make a reasonable person not participate in the activity.

Optional Cruise Cover

A. If a doctor on board *your* cruise ship has advised *you* not to go on a Shore Excursion due to a diagnosis of COVID-19.

This *policy* does not provide cover for any loss that results directly or indirectly from COVID-19 except when expressly referenced in and covered under Trip Cancellation, Trip Interruption, Travel Delay or Emergency Medical/Dental Cover Abroad, Emergency Transport, Optional Sport Cover and Optional Cruise cover.

In all cases *you* will be required to provide official documentary evidence as detailed in the *policy* wording.

This document is a summary of the cover *we* can provide specifically in relation to Coronavirus. It does not form part of *your policy*.