

COVID- 19 (Coronavirus) FAQs policies purchased before 18/3/20

Question 1. If the Foreign & Commonwealth Office has advised against travel to a specific location because of a COVID–19 outbreak, will my travel insurance policy cover a cancellation claim where I had a holiday booked prior to this advice?

If the Foreign & Commonwealth Office advises against ‘all but essential travel’ or ‘all travel’ for your intended destination and this comes into force after the start date or renewal date of your travel insurance policy, or the date when you booked your trip, whichever is later, you will be able to claim for cancellation.

We will only consider unused travel and accommodation on your travel insurance policy. So you should first approach the airline, tour operator, accommodation provider or travel company for a possible refund or to see if they will amend the itinerary.

All cover is subject to individual policy conditions, limits and applicable excess.

Important

If your travel insurance was purchased or trip was booked after the Foreign & Commonwealth Office advised against ‘all but essential travel’ or ‘all travel’, you will not be able to claim.

Question 2. My flight isn’t cancelled, but I no longer want to travel. Can I get a refund?

If your flight is proceeding as planned and the Foreign & Commonwealth Office has not issued an advisory notice for your specific destination, then you will not be entitled to claim.

Question 3. If my flight is cancelled by my travel provider due to the Foreign & Commonwealth Office advice, can I be refunded for pre-booked accommodation?

If you booked your accommodation through your travel provider, you will need to contact them directly to seek a refund. If you booked your accommodation independently, you must first seek a refund from the accommodation provider.

If this is unsuccessful, please contact our travel insurance claims team.

Question 4. If the Foreign & Commonwealth Office has issued travel advice against all but essential travel or all travel, for a specific location and I decide to ignore this advice and travel anyway would I be covered?

If you travel against the advice of the Foreign & Commonwealth Office, any subsequent claims (e.g. curtailment or medical costs) will be denied.

Question 5. If I fall ill with COVID–19 while on holiday, does my travel insurance cover the cost of medical expenses?

We will cover the cost of medical expenses which arise because of you falling ill with the Covid-19 virus while on holiday, up to the amount shown in your policy schedule.

Question 6. If I am on holiday and the Foreign & Commonwealth Office has issued travel advice against all but essential travel or all travel and there is an outbreak of COVID–19 at my holiday destination, will my travel insurance policy cover the travel costs incurred regarding arrangements to end my holiday early and return home?

You will be covered for irrecoverable unused Travel and Accommodation costs **only** if the Foreign & Commonwealth Office advises against travel to your destination, or if they advise you to leave the country or location. If the policy or trip was booked after the Foreign & Commonwealth Office has issued travel advice against all but essential travel or all travel, you will not be able to claim.

If you choose to change your travel arrangements and the Foreign & Commonwealth Office has not issued travel advice against all but essential travel or all travel for your destination, it is likely the claim will be denied.

In the first instance, contact your travel provider for guidance. If you are still unsure or have any questions, please contact our travel insurance claims team.

Question 7. Will my travel insurance cover any additional Travel and Accommodation costs incurred in the situation where I must go into quarantine abroad?

We would assume that additional accommodation costs arising from forced quarantine at pre-booked accommodation or elsewhere, would be met by local authorities. You will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges and reasonable additional travel costs to return home once the period of quarantine has ended. If you cannot return home as scheduled due to being quarantined, the policy will automatically be extended at no extra cost for 30 days until you are able to return to UK. If the quarantine period extends beyond 30 days, please contact us for guidance.

Question 8. If I suffer a loss of earnings and or additional costs (such as food, personal hygiene products, etc.) due to being in quarantine abroad because of the COVID–19 virus, will my travel insurance cover any such costs?

There is no cover under the policy for Consequential Loss (such as food, personal hygiene products etc.) or loss of earnings.

Question 9. What are my entitlements if the airline cancels my flight?

If your flights are cancelled by the airline, you must contact the airline directly regarding your options.

Question 10. What are my rights if my flight is cancelled?

If your flight is cancelled for any reason, and regardless of when you are notified, your airline must offer you the choice between:

- 1) Re-routing as soon as possible, subject to availability, free o/f charge.
- 2) Re-routing at a later date.
- 3) A full refund.

If you believe compensation is due, then the first step is to formally contact the airline or travel provider. If you're not satisfied with its response, then you can escalate by contacting the National Enforcement Body - which, in most cases for UK passengers, is the Passenger Advice and Complaints Team (PACT) (0330 022 1916)

Question 11. How do I arrange a re-routing or refund?

In the event of a cancellation or delay, airlines are obliged to inform passengers of their options. If this happens at the airport, staff will usually be on hand to talk you through the various scenarios. Otherwise, the quickest option is to check your carrier's website. It should include the steps to process your own refunds or bookings.

Question 12. Am I entitled to care and assistance?

If your flight is cancelled and you choose to be re-routed as soon as possible, then you are entitled to meals and refreshments, hotel accommodation and transfers between the airport and hotel as required. If the airline does not provide these, and you end up paying yourself, keep the receipts - you are entitled to a reimbursement of reasonable expenses.

NB. A five-star hotel may not be a reasonable expense!

Bear in mind that if your flight is cancelled and you choose a full refund, then the airline's obligations to you end there and then.

Question 13. Am I entitled to compensation?

Financial compensation from the Air Carrier depends on the flight length and the reason for the cancellation. It differs to care and assistance obligations (as outlined above), and generally ranges from €250 (short-haul, less than 1,500km) to €600 (long-haul, over 3,500km).

Several scenarios can impact on compensation rights.

1) If you receive less than seven days' notice of cancellation and choose to be re-routed as soon as possible (i.e. see option 1 under question 11 above), you will NOT be entitled to compensation - provided your new flights depart within one hour of the original departure and land within two hours of the original arrival.

2) If you receive between seven days and two weeks' notice of cancellation, provided you choose to be re-routed and are facilitated with a new flight that departs no more than two hours before the original departure time and arrives no more than four hours after the original arrival time, you are NOT entitled to compensation.

3) If you receive notification of two weeks or more, you will NOT be entitled to compensation - provided, of course, that the airline offers full re-routing or refund options.

NB. If the air carrier can prove the cancellation was due to extraordinary circumstances, then you may NOT be entitled to compensation. However, you are still due a refund or re-routing.

For up to date information on your rights, please go to www.flihtyright.co.uk

Question 14. How do I claim compensation?

Compensation claims are never evaluated or resolved at the airport. If you believe compensation is your due, then the first step is to formally contact the air carrier. If you're not satisfied with its response, then you can escalate by contacting the National Enforcement Body - which, in most cases for UK passengers, is the Passenger Advice and Complaints Team (PACT) (0330 022 1916)

You can check the latest travel advice for your destination by visiting:

<https://www.gov.uk/foreign-travel-advice>

OR

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>