

CORONAVIRUS FREQUENTLY ASKED QUESTIONS

Can I buy a new policy now for a trip later in the year, or next year when we may be able to travel again?

Yes, but please note that our policies:

- a) exclude cover, under all sections of the policy, for claims directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19).
- b) exclude cover for claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19).

This general exclusion applies to all sections of cover with the exception of:

- Section A – Cancellation or curtailment charges,
- Section B – Emergency medical expenses & repatriation, and
- Section K – Attraction, event & excursion tickets (PremierPlus policies only)

as long as prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.

I need to cancel my policy can I get a refund? (Outside of the 14 day cooling off period)

If you have not travelled, nor made a claim and will not be making a claim then Yes.

Applicable to all policies:

Please contact us by email travelttime@travelttimeinsurance.co.uk with your policy certificate, the reason for the cancellation and confirmation that you have not travelled, no claims have been made and that you are not intending to claim, and the policy will be cancelled for you and a refund made. Your policy will be cancelled from the date you request your policy to be cancelled.

Single Trip Policy –

You will be entitled to a refund, subject to a deduction of 30% of the premium paid to represent the period during which you have been on risk for cancellation cover.

Annual Multi-Trip Policy –

You will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below:

Period of cover:	Refund due:
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

My trip has been moved to a date in the future, can I change the dates on my policy?

Please contact us by email travelttime@travelttimeinsurance.co.uk with details of your situation and we will consider your request on a case by case basis. We are not able to amend the dates of an annual multi trip policy.



Am I still insured if I travel against the advice of the Foreign, Commonwealth & Development Office (FCDO)?

No. Your policy will not provide cover under any section of the policy, if you decide to travel against the advice of the FCDO. This would be for 'All Travel' and 'All but Essential Travel'.

I'm abroad and I would like to stay longer, can I extend my policy?

If your policy hasn't yet expired, there is no change to the health of anyone insured under the policy, no claims have been made or are intended to be made, then please contact us by email travelttime@travelttimeinsurance.co.uk with details of your situation and we will consider your request on a case by case basis.

I'm abroad and my original flight home has been changed by the airline and now occurs after my policy end date.

If, due to unexpected circumstances beyond your control, for example due to unavoidable change to travel plans as a result of airline reduction and border closures *etc.* your trip cannot be completed within the period of cover shown in your policy certificate, please contact us by email travelttime@travelttimeinsurance.co.uk with details of your situation and we will consider your request on a case by case basis. You will be required to evidence this unavoidable change to your travel plans e.g. emails to airlines, travel agents, tour ops, evidence you have been in contact with the UK embassy within the country you are visiting for assistance.

I'm abroad and have symptoms of Coronavirus/Covid-19.

Your policy provides cover under Section B – Emergency Medical Expenses & Repatriation, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your destination. You must contact the Emergency Assistance Company or someone must do so on your behalf. Full details are provided in your policy wording.

I'm abroad and have tested positive for Coronavirus/Covid-19.

Your policy provides cover under Section B – Emergency Medical Expenses & Repatriation, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your destination. You must contact our Medical Emergency Assistance Company or someone must do so on your behalf. Full details are provided in your policy wording.

I am due to pay the balance on my holiday shortly. My trip destination is currently an area where the FCDO are advising against all but essential travel. Will I be covered if I pay the balance and then I am unable to travel due to FCDO advice in the future?

You will need to follow your contractual obligations with your travel agent/tour operator. If you were to refuse to pay the balance of your holiday without the travel agent or tour operator cancelling the holiday, it could be considered disinclination to travel and there would be no cover under your travel insurance policy which would mean that you wouldn't be able to claim for your loss of deposit already paid.

If the trip hasn't been cancelled, the travel agent/tour operator will in all likelihood be expecting you to pay over the balance of the holiday that you had committed to, but they in turn should provide you with protection of both your deposit and balance paid.

In the event that you pay over the balance of the holiday and the trip is then cancelled it will be for the travel agent/tour operator to reimburse you or offer an alternative at that point. Failing that you may have protection through ABTA if they are a member, or through your credit or debit card providers, all of which should respond before travel insurance.

I have an existing annual multi trip policy that will shortly expire. Can I renew?

We will contact you before your current policy expires and provide you with details on how you can purchase a new annual multi trip policy. Please note:



For policies purchased between 17th March 2020 and 31st January 2021:

Policies will exclude cover for claims directly or indirectly related to the fear or threat of a pandemic and/or epidemic, notably at this time Coronavirus (Covid-19) including any related and/or similar condition(s) howsoever called or any mutation of these. This exclusion applies to all sections of cover.

In addition, our policies will exclude cover for claims directly or indirectly related to a pandemic and/or epidemic, notably at this time Coronavirus (Covid-19) including any related and/or similar condition(s) howsoever called or any mutation of these.

This general exclusion applies to all sections of cover, with the exception of Section B – Emergency Medical Expenses & Repatriation, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.

For policies purchased on or after 1st February 2021:

Policies will exclude cover for claims directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19). This exclusion applies to all sections of cover. In addition, our policies will exclude cover for claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19).

This general exclusion applies to all sections of cover with the exception of Section A – Cancellation or curtailment charges, Section B – Emergency medical expenses & repatriation, and Section K – Attraction, event & excursion tickets (PremierPlus policies only) as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.

For an existing annual multi trip travel insurance customer with a policy start date prior to 17th March 2020:

If you booked a trip before the 17th March 2020; which has a departure date after the expiry of your current policy, if you contact us prior to your current policy expiring, and purchase a further annual policy on the same level of cover, for the same insured persons and without a break in cover, we will continue to offer cover for claims relating to the Coronavirus pandemic, as per your existing policy wording coverage, terms, conditions and exclusions for those trips you booked prior to 17th March 2020. Please note however, that any new trips booked on or after the 17th March 2020, will NOT be covered for events caused directly or indirectly by the Coronavirus pandemic.

Full details of the coverage provided by your policy can be found within your policy wording provided to you at point of sale.

My forthcoming trip has been cancelled, can I make a claim?

If your tour operator, booking agent or airline has cancelled your trip, you should in the first instance, speak to them about a refund or alternative. This may include your travel agent, accommodation and transport providers.

Under Section 75 of the Consumer Credit Act, if you pay on your credit card for an individual item costing more than £100, the card company is equally liable if something occurs (goes wrong). You should contact your credit card issuer for more information. Please follow this link for more information

<http://www.legislation.gov.uk/ukpga/1974/39/section/75>

Similarly, if you paid by debit or charge card you should contact your card issuer for advice as you may be able to make a claim under their charge back rules/scheme.

Another helpful link is <https://www.caa.co.uk/Passengers/Resolving-travel-problems/>

Unfortunately, we are only able to provide cover for very specific reasons, see Section A - Cancellation or Curtailment Charges as detailed in your policy wording, and the FCDO advising against all (or all but essential) travel is not one of them. Additionally, there is no cover for you not wanting to travel.

Will there be cover if I have to cancel my trip because I am displaying symptoms of Coronavirus (Covid-19) and am unable to travel?

For policies purchased on or after 1st February 2021:

No. There is no cover under Section A – Cancellation or Curtailment charges, if you have symptoms of Coronavirus (Covid-19).

However, if:

- a) you subsequently test positive for Coronavirus (Covid-19) and it is within 14 days of your trip departure date, or
- b) you are subsequently admitted to hospital due to testing positive for Coronavirus (Covid-19) after the purchase of this policy,

then your policy will provide cover under Section A – Cancellation or Curtailment Charges, if it is necessary and unavoidable to cancel your trip. When submitting a claim, you must provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19).

For policies purchased between 17th March 2020 and 31st January 2021:

No. There is a general exclusion relating to a pandemic and/or epidemic (including Coronavirus (Covid-19)) that applies to all sections of cover, with the exception of Section B – Emergency Medical Expenses & Repatriation.

If the policy was purchased between 1st December 2019 and 17th March 2020:

Yes, if it is necessary and unavoidable to cancel your trip because an insured person is ill due to Coronavirus (Covid-19). You must provide (at your own expense) a medical certificate from insured person's doctor stating that this necessarily and reasonably prevented you from travelling and submit a claim.

I have tested positive for Coronavirus (Covid-19) and will have to cancel my trip because I am unable to travel. Can I claim?

For policies purchased on or after 1st February 2021:

If either:

- a) you test positive for Coronavirus (Covid-19) and it is within 14 days of your trip departure date, or
 - b) you are admitted to hospital due to testing positive for Coronavirus (Covid-19) after the purchase of this policy
- yes, your policy will provide cover under Section A – Cancellation or Curtailment Charges, if it is necessary and unavoidable to cancel your trip. When submitting a claim, you must provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19).

For policies purchased between 17th March 2020 and 31st January 2021:

No. There is a general exclusion relating to a pandemic and/or epidemic (including Coronavirus (Covid-19)) that applies to all sections of cover; with the exception of Section B – Emergency Medical Expenses & Repatriation.

If the policy was purchased between 1st December 2019 and 17th March 2020:

Yes, if it is necessary and unavoidable to cancel your trip because an insured person is ill due to Coronavirus (Covid-19). You must provide (at your own expense) a medical certificate from insured person's doctor stating that this necessarily and reasonably prevented you from travelling and submit a claim.

I am due to travel with my partner and two children. I have tested positive for Coronavirus (Covid-19), although my partner and children have received a negative test result and continue to show no symptoms. I want to cancel my trip because I am unable to travel and my partner does not want to travel on their with our children. Can I claim?

For policies purchased on or after 1st February 2021:

If either:

- a) an insured person named on the certificate tests positive for Coronavirus (Covid-19) and it is within 14 days of your trip departure date, or
- b) an insured person named on the certificate are admitted to hospital due to testing positive for Coronavirus (Covid-19) after the purchase of this policy

yes, your policy will provide cover under Section A – Cancellation or Curtailment Charges, if it is necessary and unavoidable to cancel your trip. When submitting a claim, you must provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19).

For policies purchased between 17th March 2020 and 31st January 2021:

No. There is a general exclusion relating to a pandemic and/or epidemic (including Coronavirus (Covid-19) that applies to all sections of cover; with the exception of Section B – Emergency Medical Expenses & Repatriation.

If the policy was purchased between 1st December 2019 and 17th March 2020:

Yes, if it is necessary and unavoidable to cancel your trip because an insured person named on the certificate is ill due to Coronavirus (Covid-19). You must provide (at your own expense) a medical certificate from the insured person's doctor stating that this necessarily and reasonably prevented you from travelling and submit a claim.

Someone I have been in contact with has tested positive for Coronavirus (Covid-19). I have been advised to self-isolate for 14 days, which means I will have to cancel my trip. Can I claim for cancellation of my trip?

For policies purchased on or after 1st February 2021:

No. There is no cover under Section A – Cancellation or Curtailment Charges, if you are advised to quarantine or you choose to self- isolate because of a person you have come into contact with having Coronavirus (Covid-19).

However, if:

- a) you subsequently test positive for Coronavirus (Covid-19) and it is within 14 days of your trip departure date, or
- b) you are subsequently admitted to hospital due to testing positive for Coronavirus (Covid-19) after the purchase of this policy,

your policy will provide cover under Section A – Cancellation or Curtailment Charges, if it is necessary and unavoidable to cancel your trip. When submitting a claim, you must provide (at your own expense) a positive official test result confirming your diagnosis of Coronavirus (Covid-19).

For policies purchased between 17th March 2020 and 31st January 2021:

No. There is a general exclusion relating to a pandemic and/or epidemic (including Coronavirus (Covid-19) that applies to all sections of cover; with the exception of Section B – Emergency Medical Expenses & Repatriation.

If the policy was purchased between 1st December 2019 and 17th March 2020:

Yes, if it is necessary and unavoidable to cancel your trip because an insured person has been in contact with someone who has tested positive for Coronavirus (Covid-19). You must provide (at your own expense) evidence that it is necessary for an insured person to self-isolate and this reasonably prevented you from travelling.

My GP has advised me not to travel, as I have underlying health conditions that place me at a higher risk' from Coronavirus (Covid-19). Can I claim if I cancel my trip?

For policies purchased on or after 1st February 2021:

No. There is no cover under Section A – Cancellation or Curtailment Charges, if you are advised by a medical professional not to travel, as you have underlying health conditions that place you 'at a higher risk' from Coronavirus (Covid-19).

For policies purchased between 17th March 2020 and 31st January 2021:

No. There is a general exclusion relating to a pandemic and/or epidemic (including Coronavirus (Covid-19) that applies to all sections of cover; with the exception of Section B – Emergency Medical Expenses & Repatriation.

If the policy was purchased prior to 17th March 2020:

No. There is no cover under Section A – Cancellation or Curtailment Charges, if you are advised by a medical professional not to travel, as you have underlying health conditions that place you 'at a higher risk' from Coronavirus (Covid-19).

I am considered as “vulnerable” and am currently shielding, am I covered if I cannot go on my planned trip?

Unfortunately, we are only able to provide cover for very specific reasons, see Section A - Cancellation or Curtailment Charges as detailed in your policy wording. This scenario is not one of them. You should contact your tour operator, booking agent or airline to discuss your situation, as they may be able to assist you by offering you an alternative trip date or destination.