

TravelGeo - COVID-19 (Coronavirus)

We understand that it is important you know what cover is in place if Coronavirus or Covid-19 affects your adventure. Our travel insurance policies include cover for coronavirus including cancellation due to falling ill with coronavirus and being unable to travel or being required to self-isolate (subject to a medical certificate or an official test result) as long as you are not travelling against the advice of the Foreign, Commonwealth and Development Office (FCDO) or any other equivalent government body in another country.

Cancellation due to COVID-19

- Your policy will cover you subject to the terms and conditions if you need to cancel your trip because:
 - You or a close relative have COVID-19.
 - You are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system.
 - Someone you were due to travel with or stay with on your trip needs to self-isolate.
 - You are made redundant, cannot cover the cost of your holiday, and must cancel the trip.
 - You are due to stay with a family member who must self-isolate due to a pandemic illness and you must cancel your trip as a result of no longer having anywhere to stay.
 - Accommodation provider closes due to outbreak of COVID-19 Coronavirus (or other Pandemic illness).
 - Your airline or travel provider ceases to trade without being able to meet their obligations regarding travel arrangements – If you are unable to claim through ABTA, ATOL, or any other source then you will be covered.

PLEASE NOTE: Cancellation due to a pandemic illness or for personal quarantine is not covered within the first 48 hours of the policy purchase date.

Your policy will not cover you cancelling your trip if:

- You don't want to quarantine or self-isolate when you return to your home area.
- You are unable to travel because the government or another regulatory authority have imposed restrictions, including national lockdown or tiers.
- Any costs for your Package holiday if it was cancelled by your travel provider or you were unable to travel due to a change in FCDO travel advice.

- An airline or other travel provider postpones or cancels travel arrangements but will only offer a rebooking or credit and not a cash refund. You must contact your airline or another travel provider to request a change in refund option if you are unhappy with the option provided.
- Cancellation due to a pandemic illness or for personal quarantine is not covered within the first 48 hours of the policy purchase date.



Cutting your trip short

- Providing you aren't travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then you are covered subject to the terms and conditions if you need to cut your trip short because:
 - The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling advises you to evacuate or return to your home area.
 - You have been denied boarding at your UK departure point because you have COVID-19 symptoms.
 - If you need to come home early because a close relative has COVID-19.

Your policy will not cover:

- You wishing to return home early to avoid the need to quarantine.

Emergency medical cover for COVID-19

If you develop COVID-19 whilst abroad your policy will cover, you subject to the terms and conditions for:

- Emergency medical treatment, repatriation, and other expenses.
- Additional transport and accommodation if you are unable to return home as planned.

Your policy will not cover:

- If you are travelling against Foreign, Commonwealth & Development Office (FCDO) advice.

New Policies and Renewals

Any New policy or Renewal purchased will not cover cancellation due to:

- An event which has already begun, or circumstances are already known to you.
- Current or future FCDO or government restrictions on travel due to a pandemic, such as coronavirus, local or national lockdown, or you choose not to travel.

Cancellation cover is for the perils listed in the “What is Covered” section and if you cancel for other reasons, you may not be covered. We will only refund costs for which you have not been entitled to a refund from your travel provider.

Scenarios that are Not Covered

Your policy will not cover:

- You book your trip whilst in lockdown and need to cancel because restrictions still apply when you are due to travel (lockdown, tiers etc.) - **Not covered.**
- At the time of booking the trip entry restrictions apply at your destination, and you are unable to travel as the restrictions are still in place - **Not covered.**

The examples provided above do not form a complete list of covers and or exclusions in relation to COVID-19 Coronavirus, please refer to the Policy Wording for more information.