

# Coronavirus COVID-19: Advice for Travellers

COVID-19 is likely to continue to cause travel disruption for the months ahead meaning that you may be understandably worried about whether you can and should travel and, if you decide to cancel a forthcoming trip, whether you will be covered by the CIS Scheme Travel insurance.

We recommend that all those wishing to travel abroad closely monitor the latest travel advice on the the Foreign & Commonwealth Office ('FCO') website: <https://www.gov.uk/foreign-travel-advice>. The FCO updates its advice for individual countries on a daily basis and you can sign up for email alerts.

Whilst the FCO is still advising against all but essential travel, as of 4<sup>th</sup> July 2020, some countries have been exempted from this advice and so travel to those destinations is permitted. Some countries may have entry restrictions (e.g. 14-day quarantine or a negative Covid-19 test) which should be checked before booking and please also bear in mind that the devolved administrations may issue additional advice and/or restrictions:

<https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>

<https://gov.wales/exemptions-self-isolation-coronavirus-covid-19.html>

<https://www.gov.scot/publications/coronavirus-covid-19-public-health-checks-at-borders/pages/exemptions/>

If you want to return home early from a trip to avoid new quarantine rules, the Travel policy will not provide cover for cancellation, curtailment or rearrangement costs. Please take this into account when booking.

## How can I ensure I will be covered if I need to cancel my trip?

When planning a trip, we advise you to check the FCO website to ensure they are not advising against travel to that country. If they are, you should not book your trip because your costs will not be covered if the situation has not improved by the time you wish to travel. If the FCO is not advising against travel to that country and you wish to book your trip, we recommend you print a copy of the FCO travel advice at the point of booking. If, by the time of your trip, the FCO's advice has changed and they are advising against travel, you should then be covered for any non-refundable cancellation costs.

As stated above, you will not be covered if you wish to change your plans to avoid new quarantine restrictions.

## Trips within the UK

With the challenges and uncertainties surrounding foreign travel, many are planning trips within the UK instead. We recommend that before booking a trip within the UK, you ensure the area to which you intend to travel is not in lockdown or subject to local restrictions. Relevant information can be found at:

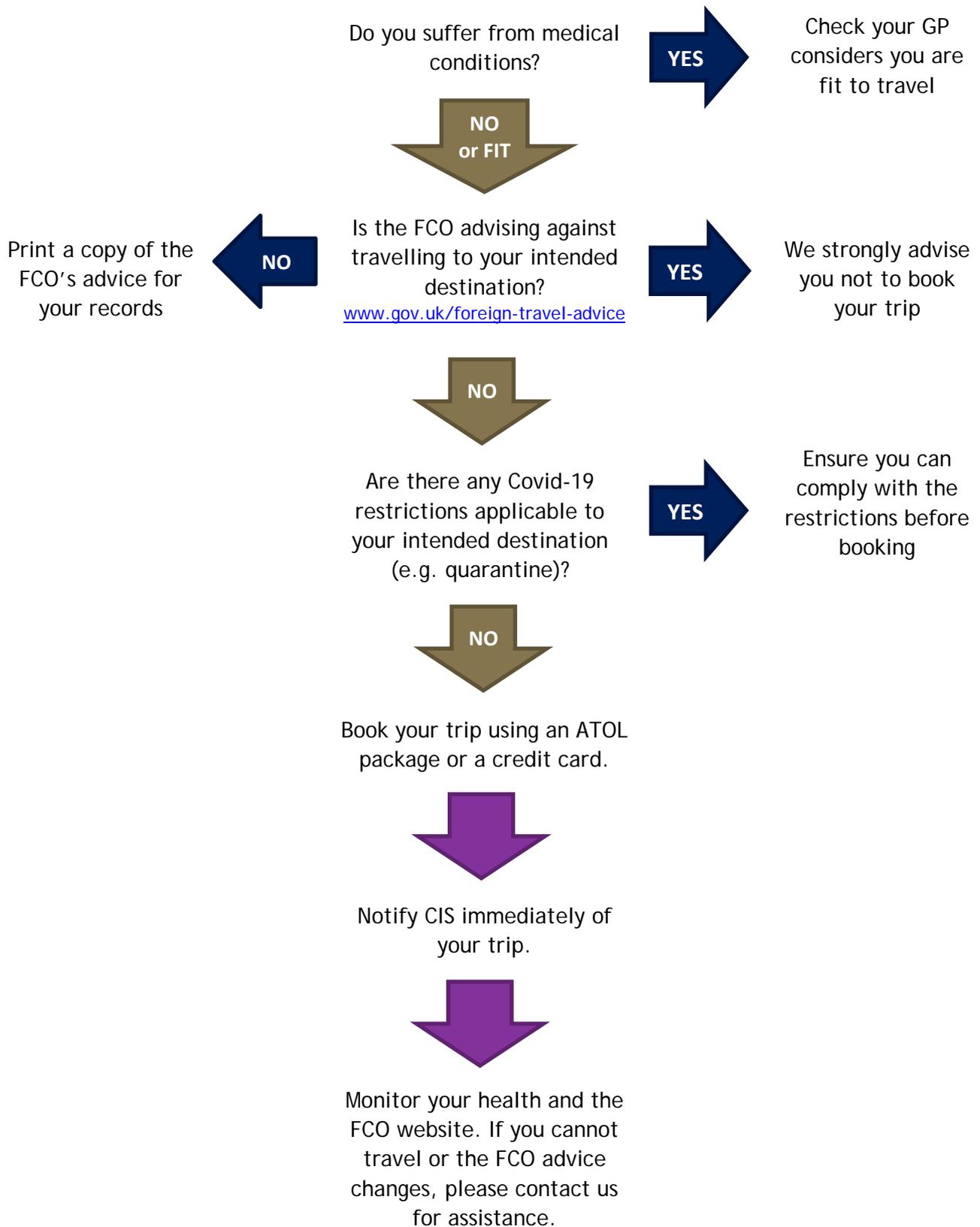
<https://www.gov.uk/government/collections/local-restrictions-areas-with-an-outbreak-of-coronavirus-covid-19>

<https://gov.wales/local-lockdown>

<https://www.gov.scot/publications/coronavirus-covid-19-local-measures/>

## What else should I consider when booking my trip?

We recommend you think carefully about whether you are comfortable travelling at a time when Covid-19 is still prevalent and causing travel disruption. If you aren't comfortable or if the introduction of new rules or restrictions could cause a problem for you, we strongly advise you not to book a trip because, if you change your mind after booking, you won't be covered. If you do want to book a trip, we suggest you consider the steps set out on the graphic overleaf.



### **What if I want to cancel my trip?**

Non-refundable cancellation costs will only be covered by insurance if, at the time of booking, the FCO was not advising against travelling to your destination but that advice changes by the date of your departure, when the FCO advice is not to travel to your destination. So, if you have a trip booked but no longer wish to travel, for example, you need to wait and see what the FCO advice is at the time of your planned departure before you can make a claim.

If the FCO's advice at the time of your trip is still against travelling, you should first contact the airline, hotel and/or your travel agent to seek a refund. Once you have done this, please contact us for a claim form for any non-refundable cancellation costs.

Please note that if you decide to travel against FCO advice you will not be covered for any claims, including emergency medical expenses, should you be taken ill abroad. Where the FCO's advice is against all but 'essential' travel, you should contact us if you consider your trip to be 'essential' so we can check insurers agree before you travel.

If the FCO is not advising against travelling to your destination at or close to the time of your planned departure, but you choose to cancel your trip anyway because of your concerns about COVID-19, please be aware that there is an exclusion clause under the travel policy for 'disinclination to travel', meaning your cancellation costs will not be covered.

### **The FCO are advising against travel, should I pay the remaining balance of my trip?**

You should always liaise with your airline, hotel and/or travel agent in the first instance. In general terms, if your trip was booked before the FCO advised against travelling to your destination, you should pay the remaining balance for your trip, as the advice may change before your departure date. If, by the time of your departure date, the FCO are still advising against travel, you will be covered for any non-refundable cancellation costs (subject to the policy terms and conditions).

### **What if my airline or tour operator goes into administration?**

In common with most travel insurance policies, the CIS scheme policy excludes claims arising out of the financial failure of an airline or travel operator. ATOL is a UK financial protection scheme which protects most air package holidays sold by travel operators based in the UK. The scheme also applies to some flight bookings. If the trip you plan to book is not ATOL protected we recommend you use a credit card to pay for your holiday, particularly if you are not buying a package holiday and are arranging your travel and accommodation separately. Section 75 of the Consumer Credit Act means that credit providers are jointly liable with the retailer for purchases made on a credit card costing over £100 (excluding fees and charges).

### **What if my GP has advised I should not travel?**

In order to make a claim we will require a letter from your GP confirming that you were fit to travel at the time you booked your trip, but that your GP now considers you are not fit to travel.

### **What if I am taken ill whilst abroad?**

If you make a trip to a country or region the FCO has not advised against travelling to and you are taken ill with COVID-19, your medical costs will be covered, and assistance will be provided by insurers.