

IMPORTANT INFORMATION – Medical epidemics and pandemics

Standard Policy

1. Medical epidemics and pandemics are excluded from the cover provided under all sections of the Group Policy except Section 2 – Emergency medical and other expenses. Covid-19 was previously excluded as a known event however for additional clarity a specific medical epidemic and pandemic exclusion has been added to the policy and amended by this endorsement.
2. This policy does not cover travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised the public not to travel.

Extended Cover

1. Travelling to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised against **all but essential travel**

IF:

- a) the advice is against **all but essential travel**; **AND**
- b) this advice is solely based on the existence of an epidemic or pandemic in the country or area being travelled to or through, we will **not** apply the General Exclusion for travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised the public not to travel **provided that:**
 - i) we will not pay for claims arising directly or indirectly from or in connection with a medical epidemic or pandemic **under any section of the policy** (i.e. we will not cover Covid-19 related medical or repatriation expenses or any other Covid-19 related claim)
 - ii) travel is exclusively within Europe;
 - iii) you are aged 18 or over and can legally
 - leave the area in which you are staying to commence your trip
 - travel to your destination.

2. Cover under the Group Policy has been extended to provide **LIMITED PRE-TRIP CANCELLATION COVER** should you have to cancel your trip before it starts **due to Covid-19**.

ADDITIONAL INFORMATION ON THE EXTENDED COVER.

1. If you are aged 18 or over, travelling exclusively and legally in Europe to a country or specific area or event to which the Travel Advice Unit of the Foreign Commonwealth & Development Office or the World Health Organisation has advised the public not to travel and the advice is solely based on the existence of an epidemic or pandemic in the country or area being travelled to or through, there will be no cover whatsoever available in relation to claims arising directly or indirectly from or in connection with Covid-19.

E.g. If you become ill during your trip with Covid-19 or develop generally accepted symptoms of Covid-19 there is no cover for this under the policy.

However, if, for example, you break a bone whilst skiing during your trip, which is unrelated to Covid-19, cover will continue to apply under Section 2- Emergency medical and other expenses - in respect of your injury.

2. If you are ill or injured **before your trip**:

The Group Policy provides cancellation cover should you become ill or injured prior to your trip (please refer to the policy for details) but excludes claims arising directly or indirectly from or in connection with a medical epidemic or pandemic.

Cover has been extended under the Group Policy to provide limited cancellation cover should you have to cancel your trip before it starts due to Covid-19.

Subject to the terms and conditions of the policy you can claim cancellation costs if you are legally able to leave the area in which you are staying but you have to cancel your trip before it starts due to any one of the following:

1. you are diagnosed with Covid-19 up to 14 days before departure;
2. you are admitted to hospital up to 28 days before departure due to Covid-19;
3. you are quarantined on the advice of a treating medical practitioner due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19 at the time your trip is due to commence;
4. you are self-isolating as a result of a personally received official track and trace notification due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19 at the time your trip is due to commence; or
5. you are denied boarding booked transport on their outward journey by a public transport carrier as a result of failing pre-boarding Covid-19 checks.

Please refer to the policy statement of insurance, policy wording and endorsement for more information.