

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 travellers 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.

If you are planning to travel outside the UK, the FCO is still advising against all but essential travel. However, as of 4th July 2020, some countries and territories have been exempted from this advice and so travel to those destinations is permitted. Please be aware that some of those destinations may have entry restrictions (e.g. 14-day quarantine or a negative Covid-19 test) which should be checked before booking:

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

The Government also regularly changes the list of countries subject to quarantine rules at short notice. 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?

If you are thinking about booking a trip, we advise you to check the FCO website to ensure they are not advising against travel to that country/territory. If they are, we recommend you do not book your trip because your costs will not be covered if the situation has not improved by the time you wish to travel.

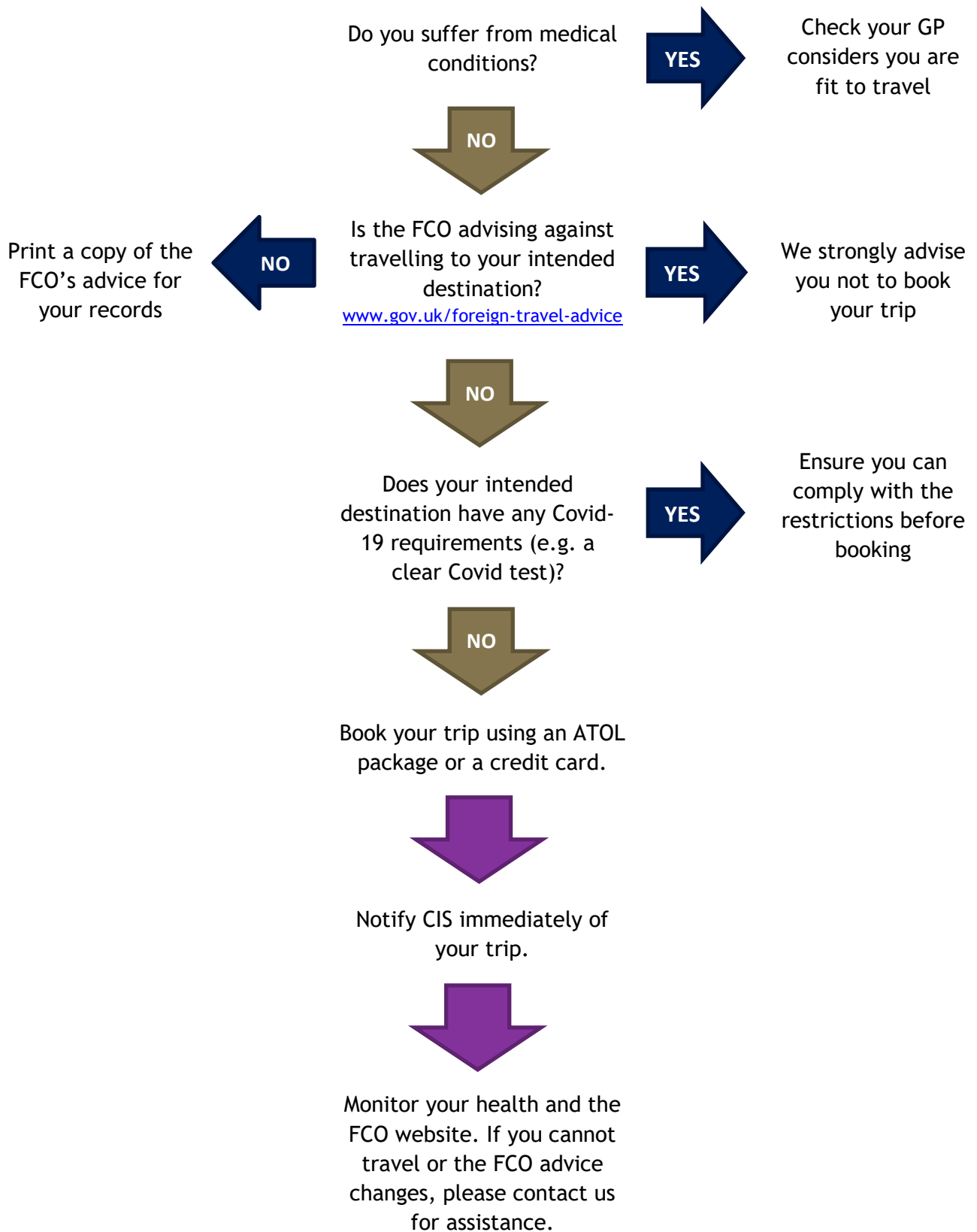
If the country to which you wish to travel is exempt from the FCO's advice against travel and you wish to book your trip, we recommend you print a copy of the FCO travel advice at the point of booking. If, by the time of your trip, the FCO's advice has changed and they are advising against travel, you should then be covered for any non-refundable cancellation costs.

As noted above, please remember that the policy will not respond if you wish to rearrange a trip or return home early to avoid new quarantine restrictions.

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 trips are being disrupted by, e.g., the imposition of quarantine rules at short notice. If you aren't comfortable or if the introduction of new rules or restrictions could cause a problem for your work or ministry, we strongly advise you not to book a trip because, if you change your mind about travelling, 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.