

# COVID-19 and Brexit: Advice for Travellers

COVID-19 will continue to cause travel disruption well into 2021 meaning that you may be 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.

At the same time, for those travelling to Europe, Brexit means you will need to do extra things before you travel (e.g. check your passport and that you have the right driving documents). You can find information about what you need to do here: <https://www.gov.uk/visit-europe-1-january-2021>

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.

As of 5<sup>th</sup> January 2021, the FCO are advising against all but essential international and UK travel, so you should not travel unless your trip is essential, such as for business purposes.

All international arrivals, including UK nationals, will have to present a negative COVID-19 test before they board a plane, train or boat bound for the UK, taken up to 72 hours before their journey began and provide journey and contact details. If you do not comply (and you do not have a valid exemption) your airline or carrier may refuse you boarding and/or you may be fined on arrival. You must also self-isolate for 10 days when you return to the UK from any foreign country except Ireland, unless you have a valid exemption. The Travel policy will not provide cover for cancellation, curtailment or re-arrangement costs for those wanting to return home early from a trip to avoid this or any other similar new rules which may be introduced by the UK or other nations. Please take this into account when booking.

There are different travel regulations in place for each of the British nations and these change regularly, as do those set down by other countries, which may close borders, restrict movement or bring in new entry requirements or quarantine rules with little warning. You should always check the most up to date rules for both your place of departure and your intended destination before booking and again before travelling.

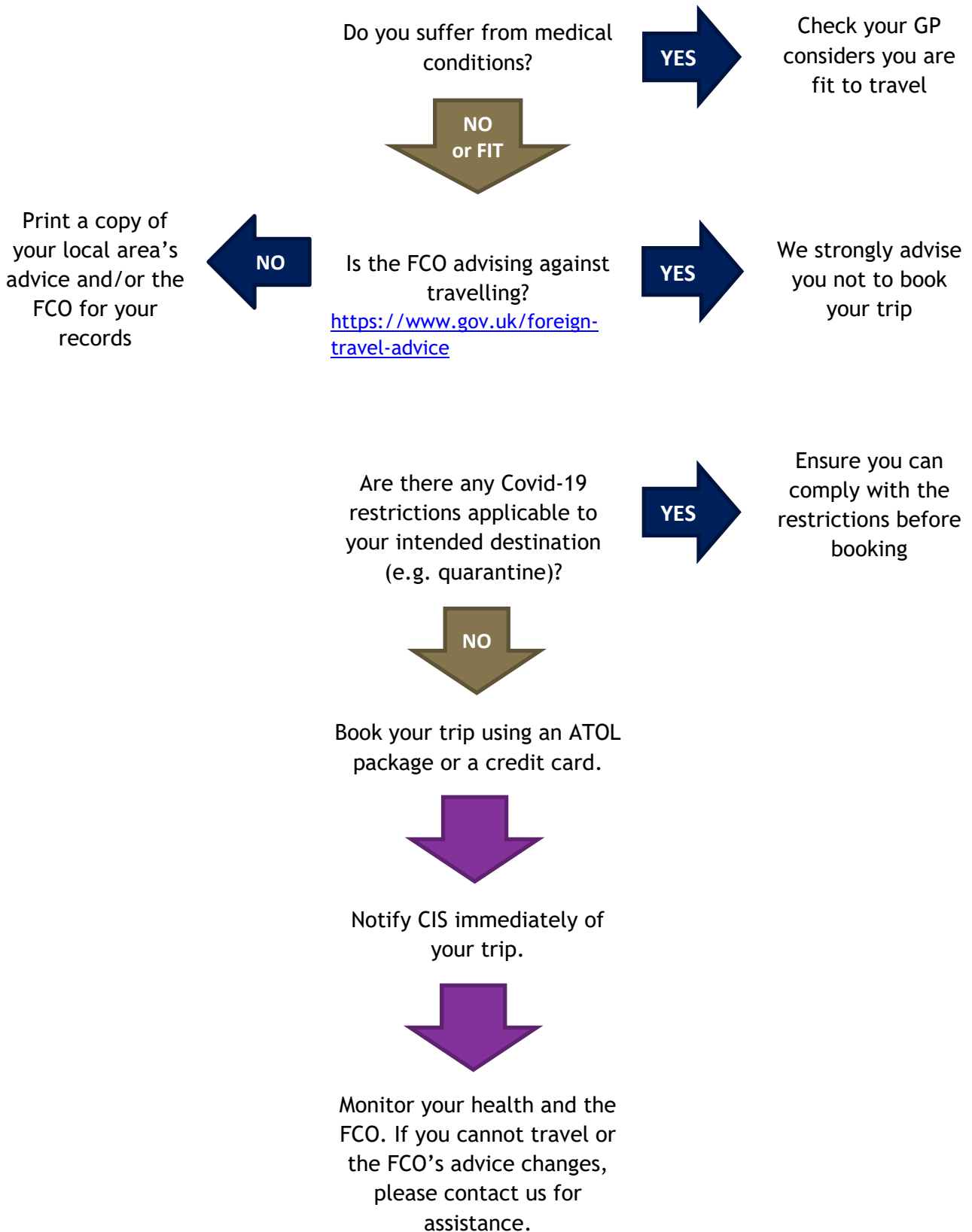
<https://www.gov.uk/guidance/travel-advice-novel-coronavirus#if-youre-abroad-and-you-want-to-return-to-the-uk>

In particular, as new COVID-19 variants emerge, anyone who has been in, or has transited through affected countries in the previous 10 days will be prohibited from entering the UK. During January 2021, this has so far included South Africa and other African countries; the Seychelles and Mauritius; Israel and Jerusalem, Botswana and Brazil. Again, for more information, please view the FCO's travel advice for individual countries. <https://www.gov.uk/foreign-travel-advice>

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

When planning a trip, we advise you to check that the FCO are not advising against travelling. If the FCO are advising against, 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 are not advising against travelling 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 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.



### **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 above.

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

Please note that if you decide to travel against the advice of the FCO you will not be covered for any claims, including emergency medical expenses, should you be taken ill abroad. Where your local area'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 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 is 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 your local area advised against travelling, 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, your local area is 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 go on your intended trip at the time you booked, but that your GP now considers you are not fit to travel.

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

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