

These FAQ's are in relation to beneficiaries with any group travel insurance policy underwritten by Zurich Insurance plc.

During the trip

1. My return home has been delayed due to reasons beyond my control, will my policy continue to provide cover?

During the current pandemic, if you cannot return home due to reasons outside of your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home – this extends to all section of cover.

2. I have symptoms of Covid-19 or have been diagnosed with the condition. What should I do?

In the first instance you will need to comply with local authority or government guidance.

If you have fallen ill, you (or someone on your behalf) must contact the 24-hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".

3. If I am quarantined to my accommodation but I have not been diagnosed with Covid-19 and will miss my transport home am I covered?

There is no cover under your policy for costs related to an extended stay but if you cannot return home due to reasons outside of your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home – this extends to all section of cover.

You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

4. I have had to quarantine on entry to the UK/ROI (whether in a government hotel or to my accommodation). Does my insurance cover the cost of testing or assessments to end my quarantine?

If this is part of the routine quarantine process this cost would not be covered under your insurance. You will need to pay any costs associated with tests or assessments.

If you fall ill with or develop symptoms of Covid-19 during your trip you will be able to obtain a test through the NHS. You (or someone on your behalf) should also contact the 24-hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".

6. I am required to take a pre-departure Covid-19 test before leaving the UK/ROI. Will my insurance cover this?

This is not a covered cost under your insurance. You will need to pay any costs associated with tests or assessments.

7. My flight from the UK/ROI has been cancelled by the airline due to Covid-19 restrictions. Is the cost of a replacement flight covered under my insurance?

This is not a covered circumstance under your insurance. You will need to speak to your transport provider or travel agent to rearrange your flight.

8. Will I be covered for illness relating to Covid-19 during any excursions to Europe from the UK/ROI under my policy?

Provided that the trip is covered under the terms of the policy and the Foreign, Commonwealth and Development Office (FCDO) (or equivalent government or national authority or the World Health Organisation) are not advising against all travel or all but essential travel then cover will remain in place under the "Emergency and Medical Service" section. For full details, please refer to your policy documentation.

9. Does my policy cover me if I have a long-term medical condition and require specialist treatment while in the UK/ROI?

The policy covers emergency medical treatment only and would not cover costs of ongoing or specialist treatment for a known medical condition; however, if your trip is 6 months or more in length and you have the NHS waiver as part of your visa you will be entitled to use the NHS health service.

Please refer to the "Important conditions relating to health" and the "Emergency and Medical Service" sections in the policy documents.

10. Does my policy cover me, if whilst I am in the UK/ROI, I catch Covid / I break my arm / I have an accident / I become unwell and need to go to hospital / require medical treatment?

The policy covers emergency medical treatment and associated costs. Additionally, if your trip is 6 months or more in length and you have the NHS waiver as part of your visa you will be entitled to use the NHS health service. You (or someone on your behalf) must contact the 24-hour Emergency Assistance Service as soon as possible in the event that you suffer an illness or injury that requires treatment.

Please refer to the 'Important conditions relating to health' and the 'Emergency and Medical Service' sections in the policy documents.

11. Does my policy cover me if, on arrival at UK/ROI airport, I test positive for Covid?

If you have fallen ill during your trip there is cover under the "Emergency and Medical Service" for emergency treatment. Refer to your policy documents for full details.

12. A close relative has contracted Covid-19 and I need to return home as they have sadly passed away / are gravely ill. Am I covered to return home early?

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and you need to return home due to Covid-19 causing the death or ill health of a close relative, you can contact our claims team to submit a claim for consideration. For full details of how to submit a claim, please refer to the policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

Not Yet Travelled

1. What happens if I catch Covid-19 or I am under medically advised self-isolation / quarantine before I depart and am unable to go on my trip?

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip as appropriate. You can also contact your credit card provider to recover costs if the trip was paid for via this means to obtain a refund via their chargeback facility should there be any costs that cannot be recovered.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and you are unable to commence your trip due to falling ill with Covid-19 or are under medically advised (by a qualified medical practitioner) individual self-isolation / quarantine, you may have cover for cancellation. Please refer to your policy documentation for details. If there are any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

2. Does my policy cover me if I have an accident in my country shortly before I am due to travel to the UK/ROI and I have to cancel my course?

If you are medically unfit to travel and are forced to cancel your trip due to illness or injury you can submit a claim for the irrecoverable costs under your policy.

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. If there are any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

3. What happens if I am due to travel and a close relative is diagnosed with Covid-19 and I need to cancel my trip?

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip as appropriate. You can also contact your credit card provider to recover costs if the trip was paid for via this means to obtain a refund via their chargeback facility should there be any costs that cannot be recovered.

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and a close relative falls ill with Covid-19 which prevents you from travelling, you may have cover for cancellation. If there are any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

If you purchased your policy after the WHO pandemic declaration at 4.27pm on 11th March 2020 there is no cover under your policy.

4. If I don't travel can I get a refund of my travel insurance policy premium?

If you purchased your policy prior to the WHO pandemic declaration at 4.27pm on 11th March 2020 and are unable to travel due to Covid-19 disruption you can cancel your policy and receive a full refund (subject to no claims made or pending on the policy).

If you purchased your policy after 11th March 2020, Covid-19 is a known event and therefore eligibility for policy cancellation and refund applies as detailed in the policy terms and conditions.

5. My trip has been cancelled due to Foreign, Commonwealth and Development Office (FCDO) (or equivalent government or national authority or the World Health Organisation) advising against all travel or all but essential travel. Can I get a refund of my travel insurance policy premium?

If you are unable to travel due to a change of FCO advice you can cancel your policy and receive a full refund of premium (subject to no claims made or pending on the policy).

6. I haven't travelled yet but still intend to do so, am I covered?

As long as the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation has not advised against travel or all but essential travel, cover will remain in place for emergency medical expenses as a result of Covid-19 along with all other standard policy cover for the duration of your trip.

7. My flight to the UK/ROI has been cancelled by the airline due to Covid-19 restrictions. Is the cost of a replacement flight covered under my insurance?

This is not a covered circumstance under your insurance. You will need to speak to your transport provider or travel agent to rearrange your flight.

8. Does my policy cover me if I buy the insurance now for a trip to the UK/ROI in 3 months' time? Am I covered while at home for other non-UK/ROI trips?

Please refer to the Period of Cover in the 'Definitions' section of your policy documents where it confirms:

Period of Cover - Section 1 and Section 10 – the cover provided for Cancellation shall be operative from the time the Beneficiary is accepted for cover and shall terminate when the Beneficiary leaves their Home in their Home Country to commence their Trip to the United Kingdom. For all other sections of this Group Policy, the insurance commences when the Beneficiary leaves their Home to commence their Trip to the United Kingdom and terminates at the time of the Beneficiary's return to their Home in their Home Country on completion of their Trip. Any Trip that had already begun at the time of the Beneficiary being accepted for cover will not be covered. The Period of Cover is automatically extended for the period of the delay (but not exceeding 30 days in total unless otherwise agreed in writing by The Insurer) in the event that the Beneficiary's return to their Home Country is unavoidably delayed due to an event insured by this Group Policy.

The policy DOES NOT cover the following events:

- inability to travel due to a government or regulatory authority advising not to leave home i.e. "lock down".
- voluntarily choosing to "self-isolate" without orders treating medical practitioner or NHS Track & Trace
- disinclination to travel due to concerns / fear around Covid-19.
- cancellation/ curtailment of the trip where the main purpose was to attend an event that has now been cancelled or visit an attraction that is now closed.
- known circumstances/events at the start date of cover (date insurance was purchased by beneficiary). Effective from 4.27pm on 11th March 2020, Covid-19 (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event. All policies sold after this time (or new trips booked under existing policies) will not cover claims under the 'Cancellation or curtailment charges' section due to Covid-19 except where limited Covid-19 cover has been purchased.
- travel to a country or region that the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation has advised against travel or all but essential travel to.
- visa suspension due to the Covid-19.
- cancellation of a trip where you need to self-isolate upon your return.

You should speak to your accommodation / transport provider to defer, rearrange or cancel your trip.

You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

Regularly review the Foreign, Commonwealth and Development Office (FCDO) website <https://www.gov.UK/ROI/foreign-travel-advice> and the UK/ROI Government website <https://www.gov.UK/ROI/coronavirus> for updates and follow the advice given.