

Revised - VOYAGER INSURANCE SERVICES CORONAVIRUS BULLETIN

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Introduction

The details below are an effort to explain and clarify what cover is in place within your travel insurance given the continued situation and impact on travel by COVID-19. The pandemic and resulting government announcements and measures are evolving all the time and can vary locally as a result it is essential that you consider these in conjunction with the policy you have in place through the Federation.

FCDO Advice

The government launched a new approach for England from 17 May removing the former unilateral restrictions against international travel, please be mindful that all policies are subject to UK and Welsh Law. There have been various updates and developments subsequent to this.

The Government, through the Department of Transport, implemented a traffic light system to quantify the risk of COVID-19 in any given nation or territory based on factors such as the level of community transmission of Variants of Concern, levels of testing, genomic sequencing and reporting to allow the UK government the flexibility to adapt to the evolving health situation around the world.

The key objective of the Traffic Light System is to determine what actions must be taken upon entry into the UK. For the purposes of what coverage is available it is the advice and position of the Foreign, Commonwealth and Development Office (FCDO) which is of importance. This is readily and publicly available online:

<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

Please be aware, there is no cover under any of our policies if customers travel against the advice of the Foreign, Commonwealth and Development Office (FCDO), regardless of the Department of transportation's position.

Currently the FCDO are advising against international cruise ship travel and non-essential travel to some countries or territories. It is therefore imperative that all customers review the travel advice for each destination for any given trip.

General terms & conditions relating to your travel insurance policy.

- Your policy excludes cover if at the time of departure, the FCDO advises against all but essential travel to the area you are visiting.
- If the advice at the time of booking the trip is that FCDO advises against "all but essential" travel and this situation does not change by the time your departure date arrives there would not be cover under the policy. You should contact the agent or operator for alternative travel dates or destination, credit note or refund/voucher of your holiday cost.
- The Travel Disruption extension section of your policy only applies if your trip does not constitute a package, which is defined as *"the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation: a) transport b) accommodation c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package."*
- Your policy excludes claims in respect of circumstances that you knew about at the time you booked the trip, if these could reasonably be expected to give rise to a claim.

Insurance is in place to cover unforeseen events/losses.

COVID-19 Cover

COVID-19 will continue to impact on travel and the risk to travellers, even when the vaccine has been rolled out completely to the whole population. It is essential that this risk is written into the wording for total clarity to the customer and in order to provide protection in the areas of greatest concern.

Cover includes:

- ✓ Medical expenses where an insured person contracts COVID whilst abroad and needs treatment.
- ✓ Additional travel & accommodation expenses as part of a valid Medical expenses claim, where an insured person contracts COVID whilst abroad and is unable to return home on their planned return date.
- ✓ Repatriation as a result of contracting COVID and needing to return home for medical reasons.
- ✓ Cancellation cover in the event of any insured person contracting COVID within 14 days of their planned departure, which causes them to cancel the trip. In addition, there continues to be cover for conditions/complications preventing travel (such as pneumonia, heart or kidney issues) and these will be covered in the normal manner.
- ✓ Curtailment cover in the event of any insured person contracting COVID whilst abroad, requiring a trip to be cut short.
- ✗ There is no cover for cancellation, curtailment, or journey disruption due to a change in FCDO advice related to an epidemic/pandemic, unless the trip was booked last year in which case there may be cancellation cover dependent upon the FCDO advice at the time and the terms, conditions and exclusions noted in your policy at the time of booking. In the first instance you should contact the provider.
- ✗ There is no cover for tests before travel or when you return or for quarantining on return.
- ✗ There is no cover for cancellation if the re-entry requirements change between the booking, departure for or conclusion of a trip and you are unable to comply with the new requirements.
- ✗ There is no cover under the travel insurance for additional costs of tests or quarantine should destination change category prior to departure or whilst away. Should such a situation as this arise, we would advise that you discuss this with your tour operator or carrier as appropriate.

Further travel and documentary requirements may be introduced, such as medical/vaccination certificates or COVID testing in the future and it is important to keep abreast of the various changes in this respect.

When making a claim for trip a that you are no longer able to take due to the travel restrictions:

- We recommend that initially you contact the airline/accommodation provider or travel agent/provider to discuss your options for amending or re-arranging your trip or obtaining a credit note/voucher or refund.
- If a refund or amendment is not provided there may be cover under the travel insurance subject to the terms of conditions of the policy applied at the time of booking the trip. Please contact the claims office as detailed in your policy wording.
- This is an unprecedented and dynamic event that we appreciate is of great concern to our customers. It is impossible for us to give definitive statements to every set of circumstances. We are committed to treating customers fairly and, subject to the above, will consider claims on their merits. Please refer to your policy document for details on how to make a claim.

When Booking a new trip – things to consider:

- You should consider travel restrictions locally, nationally and internationally when booking a holiday in the current circumstances. For instance:
<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>
- No Claims will be covered if you choose to travel against FCDO advice and no claims of cancellation will be considered should the advice not change positively in time for your intended departure date. As a result, it is important to seek clarification from the travel provider in respect to their Cancellation and COVID-19 policy.
- Many airlines and operators have improved the booking conditions to provide the traveller with greater flexibility to amend or cancel due to the current uncertainty. We would recommend booking with these operators.