

IMPORTANT INFORMATION – Medical epidemics and pandemics

Standard Policy

1. 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.

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.

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