



# Aviva Private Clients

## Updated Travel FAQs

June 2021

# Coronavirus Latest

**\* Please note advice around travel may differ between the government traffic light system and FCDO advice. For example, there may be green, amber and red list countries that do not have FCDO advice against travel in place and others that do. It is important you check if there is any FCDO advice in place for the country you are travelling to as this may impact your cover.**

Please check the [rules in England](#), [Scotland](#), [Wales](#) and [Northern Ireland](#) to see what current UK Government Covid-19 restrictions are in your area and the [travel advice](#) for British people travelling abroad. The links will take you to the Green/Amber/Red countries list on Gov.uk. Next to the country name it will specify if there are "Up and coming changes" (the watch list) e.g. if the country is about to be moved from Green to Amber / Red where additional quarantine measures on return to the UK will be required. It may also give a date for when it may change but the government warn that they could move countries suddenly if the situation with Covid19 deteriorates rapidly in that country.

Before you book a trip or travel, it's essential you check the [entry requirements](#) for any country you are travelling to or will transit through and the [entry requirements](#) for return to the UK. Countries have different entry requirements, for example, you may require a negative Covid test or proof of vaccination. There may also be a requirement for you to quarantine on arrival.

For international travel, you also need to be aware of border closures and travel restrictions abroad. For example, where the UK government has placed a country on the green list, border restrictions may still apply to that country that will stop you from entering. If you book a trip while these restrictions are in place and the restrictions result in you having to cancel your trip, then you will not be covered.

If you book a trip or purchase your policy (whichever is later) whilst FCDO advice against travel is in place, then you will not be covered if you then have to cancel your trip as a result of FCDO advice.

We continue to review the government's advice and update our FAQs in line with this. If you're currently abroad, please visit [the FCDO website](#) for advice on getting home.

## Refundable costs

Travel insurance covers you for certain non-refundable costs. Before making a claim, you should first contact your airline, or travel or accommodation provider to find out if they'll refund your money.

If you booked a now-cancelled package holiday, your travel provider must give you a full refund under the Package Travel Regulations 2018. You can also contact your payment provider for a refund if you paid for any part of your trip with a credit or debit card or PayPal, which would mean you have no policy excess to pay. If you're unable to recover your costs, please contact us and we'll consider your claim.

We've tried to answer your specific questions around coronavirus below. Please read through all the FAQs so you're clear what exclusions and restrictions apply, as more than one scenario may be relevant to you.

# Travel FAQs

## What evidence do I need to make a travel insurance claim?

You'll need:

- confirmation of the original booking and booking terms, and which parts of it are non-refundable
- evidence you've tried to get your money back from your travel or accommodation provider
- any evidence your payment provider has declined your refund request
- where appropriate, details of any self-isolation advice as well as advice against travel you've been given by your GP, NHS 111 or the NHS Test and Trace service

For all claims our normal policy terms and conditions, exclusions and claims assessment apply.

## How long will it take for my claim to be processed?

As soon as you've notified us of your claim, we'll send you a claims pack with the information you need. To ensure your claim is handled as quickly as possible, please follow the instructions in this pack.

After receiving your details, we'll assess your claim. We'll make a payment to you within 28 days of you notifying us if your claim is successful.

## Am I covered to cancel if the country I am travelling to changes from the green list to the amber/red list or green watch list? Please see the links above for more information about the traffic light system and the watch lists for countries. You can follow the links above and this will take you too the Green/Amber/Red countries list on Gov.uk.

You are covered to cancel within 31 days before departure, providing FCDO advice against travel is in place. You are not covered if FCDO advice was in place at the time you booked your trip or purchased your cover (whichever is later).

If no FCDO advice against travel is in place and you want to cancel, please contact us to see if we can consider your claim – however you should first contact your travel or accommodation provider to discuss your options.

## Will I still be covered to travel to an Amber/Red list country or a country in the green watchlist?

You will be covered to travel as long as no FCDO advice was in place at the time of travel.

If FCDO advice is in place when you travel you will be covered providing you follow the advice of the local authorities.

However, you won't be covered if you decide to come home early because of FCDO advice that was in place at the time you travelled.

## Am I covered if I catch coronavirus whilst abroad?

Yes, you'll be covered for emergency medical expenses if you contract coronavirus whilst abroad.

### **Am I covered if I have to come home early if the country I am in changes or will change from the green list to the amber/red list or green watchlist while on my trip?**

As long as there is no FCDO advice against travel in place when you leave the UK you will be covered to come home early if FCDO advice comes into place whilst you are on your trip.

If no FCDO advice against travel is in place, but you want to return home early, please contact us to see if we can consider your claim.

### **If the country I am in goes into red unexpectedly during my stay, will you cover costs for hotel quarantine on return to the UK?**

If the country was not on the red list or on the watchlist to move to the red list at the time you left the UK, and there was no FCDO advice in place at the time you left the UK - we will cover hotel quarantine costs on return.

### **Am I covered to cancel if entry restrictions are imposed on the country I am travelling to (for example, border closures or quarantine)?**

Yes, providing there were no entry restrictions or FCDO advice in place at the time of booking the trip or purchasing your cover, whichever is later. However you should first contact your travel or accommodation provider to discuss your options.

### **Am I covered if I have to cancel my trip abroad due to Government or local lockdown restrictions in the UK preventing me from travelling?**

Yes. Providing there were no UK government or local lockdown restrictions in place, or had been announced, when you took out the cover or booked your trip – whichever was later. However, you should first contact your travel or accommodation provider to discuss your options.

### **Am I covered if I have to cancel my UK-based trip due to the Government or local lockdown restrictions in the UK?**

Yes. Providing you have at least two consecutive nights' pre-booked accommodation and there was no UK Government or local lockdown restrictions in place, or had been announced, when you took out the cover or booked the trip - whichever was later. However, you should first contact your travel or accommodation provider to discuss your options.

### **Am I covered if I can't travel because I haven't received my Covid vaccinations?**

There is no cover under the policy if you can't travel as a result of not having the Covid vaccinations. You should contact your travel provider to see if you can reschedule your holiday dates to take place after your vaccinations. If you booked your holiday before 17 March 2020 and you cannot reschedule, then get in touch with us and we will consider your circumstances.

### **Am I covered if I need to cancel my trip due to contracting coronavirus or I'm advised to isolate, for example by the NHS Test and Trace service?**

Yes, you'll be covered if you need to cancel due to contracting coronavirus or if you have been advised to self-isolate.

### **Am I covered if I'm quarantined at an airport and can't continue my trip because of a medical assessment or temperature check?**

Yes, you'll be covered if you're quarantined at an airport.

We'll pay costs for accommodation you haven't been able to use, if you must abandon your trip and come home early. We'll also cover additional travel and accommodation costs to let everyone insured under the policy return home, providing a return trip home was booked.

## I've previously been diagnosed with coronavirus. Do I need to tell you and how will this affect my cover?

Cover will depend on the severity of your symptoms and if you have received any advice, medication or treatment. You should check the Medical Conditions section of your policy booklet to find out what you need to tell us. You must disclose medical conditions as stated in the policy terms and conditions.

## If I cancel my travel policy, can I get a refund?

The terms and conditions on your policy don't normally allow you to get a refund if you cancel before the end of your policy. Due to the current exceptional circumstances, we may consider a refund of the days remaining on your policy.

However, if you've made a claim or think you may need to make a claim in this policy year, you won't be eligible for a refund on your policy.

## I'm currently stuck abroad. Can you help?

If you're stuck abroad and couldn't get home before your travel insurance cover ended, you must contact us. Please also check with your airline or travel provider and the FCDO website for advice about the country that you're in. If you're in real need, contact the FCDO's consular assistance helpline on **020 7008 1500**.

