

Coronavirus / COVID-19

This document applies to Business Travel Insurance products sold where a Coronavirus exclusion has not been applied.

If you are in doubt, please refer to the endorsements in the Schedule document to see if a Coronavirus exclusion applies.

Whilst we do want to be helpful, we do not wish to and cannot make a claim determination based on hypothetical scenarios and in the absence of (a) a claim being presented and (b) the full facts that are available at the time such claim is presented. As such, any guidance we provide to you below is precisely that – hypothetical guidance based on hypothetical scenarios, without prejudice as to the various additional Policy terms and conditions that may apply depending on the nature of the claim presented and the facts at the time.

Medical and Additional Expenses

Cover will be considered under this section:

- If the insured person contracts the illness whilst on an Insured trip.
- If the insured person is held in compulsory quarantine or placed in self isolation for at least 24 hours on the orders of a government or medical authority.

Cancellation

Cover will be considered under this section:

- If the FCO changes its travel advice from green to amber or red, or from amber to red in the area the insured person is due to travel to.
- If the insured person is held in compulsory quarantine or placed in self isolation on the orders of a government or medical authority.
- If the area the insured person is due to travel to is locked down in compulsory quarantine or placed in self isolation on the orders of a government or medical authority during the trip.
- Provided the insured has contacted their airline or travel provider to make alternative travel plans or arrange a refund.

Curtailed

Cover will be considered under this section:

- If the FCO changes its travel advice from green to amber or red, or from amber to red in the area the insured person is in or is travelling onwards to.

Journey Continuation

Cover will be considered under this section:

- If the FCO changes its travel advice from green to amber or red, or from amber to red in an area the insured person is due to transit through.
- Provided the insured has contacted their airline and tried to book an alternative flight.

Please note: -

- When considering cover in respect of Coronavirus / COVID-19 claims, please make sure your client is aware of the following exclusion which applies to each of these sections of the insurance: -

Any claims attributable to any condition or set of circumstances known to the **Assured** and/or **Insured Person** at the commencement of this Insurance or from the time of booking a trip, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.

Note: No endorsement or amendment to this Insurance shall override this Exclusion.

This clause is not specific to Coronavirus / COVID-19, but could apply; e.g. if booking a trip to a FCO amber zone, then cancelling even though the advice remains unchanged. We would therefore recommend that you highlight the clause to your client.

- The following exclusion will not apply in respect of Coronavirus / COVID-19: -

Any claim arising as a result of regulations or order made by any public authority or government.

- **In respect of claims for Cancellation this Insurance only covers ‘irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions’.**

In order for us to fully assess your claim we will need evidence (usually by way of email) of all refunds obtained from your booking/travel agent, airline, hotel or other providers or evidence from the provider that a refund was not available. Failure to provide this information when submitting your completed claims form will cause delays in the assessment of your claim.

Making a claim:

For all claims please contact:

Accident & Health Claims Services LLP
7-8 Ducketts Wharf
South Street
Bishop Stortford
Hertfordshire
CM23 3AR

Tel: +44 (0) 1279 713 860

Email: claims@ahclaimsservices.com

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