

FAQs on COVID-19 Coronavirus

All claims are assessed on the individual circumstances case by case, and no claims decisions will be made on hypothetical enquiries posed.

Am I insured if I travel against the advice of the FCO?

- None of our policies underwritten by tifgroup will provide cover if you decide to travel against the advice of the FCO. This would be for 'All Travel' and 'All but Essential Travel' unless customers have contacted us in advance with their reasons for travel and cover has been agreed by the Underwriters.

What classes as essential travel (FCO)?

- The FCO does not have a definition of what they class as 'Essential Travel'. The FCO website states 'Whether travel is essential or not is your own decision. You may have urgent family or business commitments to attend to. Circumstances differ from person to person. Only you can make an informed decision based on the risks.'
- Policies will only cover 'all but essential travel' if customers have contacted Citybond on 02038240712 with their reasons for travel and cover has been agreed by the Underwriters.

Will my policy cover medical treatment for the Coronavirus? And will repatriation be covered?

- If you catch Coronavirus or require medical treatment, then yes cover will be in place for emergency and necessary treatment. Customers should be aware that our policies are travel insurance policies and not private medical insurance meaning that there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.
- **Please contact our Assistance Team if you require medical treatment on 02038240711 if you are calling from abroad.**
- Our policies will provide cover for repatriation (bringing you home) that is medically necessary. Our Assistance Team will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate. We also liaise with you and advise on, and put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so in order to achieve your optimal recovery. Our team are unable to make arrangements to repatriate you where it is against local advice, where travel is restricted or where you would pose a risk to other passengers.

Am I covered for cancellation due to the Coronavirus?

- Travel insurance policies have different terms and conditions regarding what is and what is not covered in regards to cancellation of a trip.

- This type of event is usually not covered across the travel insurance industry for cancellation. This is because most policies have specific reasons for cancellation and the “fear of an epidemic, pandemic, infection or allergic reaction” is not one of those reasons.
- We would advise travellers who have booked package holidays to a destination affected by the viral outbreak and looking to cancel their trip or amend their travel plans to contact their travel agent or tour operator in the first instance.
- If you are not able to amend your trip and have a medical justification for having to cancel, we would be happy to discuss your situation on a case-by-case basis.
- Our policies will provide cover for cancellation due to changes in FCO/government advice. We would ask that you check your specific policy wording for more information on this. Please refer to Section 1 - Cancellation and curtailment.

If I am stuck abroad due to the Coronavirus and cannot come home on my planned return date, will my travel insurance be extended to cover me until I can get home?

- Your policy will automatically extend for the period of delay in the event that your return home is unavoidably delayed due to an event insured by your policy.

If I am quarantined due to the Coronavirus, what cover is in place?

- If you are admitted to hospital your policy will usually provide assistance with returning home when you have been discharged.
- **Please contact our Assistance Team if you are admitted to hospital on 02038240711.**
- If you are confined to your trip accommodation our policies will contribute towards the cost of food and additional expenses such as telephone calls, newspapers, etc. We would ask that you check your specific policy wording for more information on this.

What happens if I arrive at my holiday destination and they refuse entry due to the virus?

- If you travel to an area which the FCO advise against travel to, there would be no cover under the travel insurance policies as this would be considered as a known event.
- If you travel to an area and the FCO advice changes after leaving home, you should contact your travel agent or tour operator for information on availability of flights or refunds in the first instance.
- If you are refused entry at passport/border control, you should contact your airline or transport provider to arrange changing your return ticket to allow you to come home early.

Will I be covered if I want to cut my trip short due to the Coronavirus?

- Travel insurance policies have different terms and conditions regarding what is and what is not covered in regards to cutting short a trip.
- This type of event is usually not covered across the travel insurance industry for cutting short a trip. This is because most policies have specific reasons for cutting short your trip and the “fear of an epidemic, pandemic, infection or allergic reaction” is not one of those reasons.
- We would advise travellers who have booked package holidays to a destination affected by the viral outbreak and looking to cut your trip short they should contact their travel agent or tour operator for information on availability of flights in the first instance.
- If you are travelling independently from a tour operator or travel agent, you should make your own arrangements to leave by either altering return tickets where possible, or booking onto an alternative commercial flight or mode of transport. Claims for independent traveller’s additional expenses in returning home earlier than planned, where medically justified, will be assessed on a case-by-case basis.
- Our policies will provide cover for curtailment due to changes in FCO/government advice. We would ask that you check your specific policy wording for more information on this. Please refer to Section 1 - Cancellation and curtailment.

If I go out on an excursion for the day and then am not allowed back to my travel accommodation (or cruise ship) due to quarantine, what cover do I have?

- You should follow any instructions issued by the local authorities as it is more than likely that you will have to enter some form of quarantine.
- Traveller's should contact their travel agent or tour operator for assistance in the first instance.
- Some policies will contribute towards the cost of food and additional accommodation, some may also include the additional costs of getting home. We would ask that you check your specific policy wording for more information on this.

Can I cancel my current policy and take a new policy which has cover for change in FCO advice?

- Yes, however you should be aware that there will be no cover if the FCO has already issued a directive to the area you are travelling to. Your new policy will only cover you for events and restrictions in areas that occur after the date you paid for your policy and may have different terms, conditions and premiums applied.

If I have a stop-over in an area which the FCO advises against travel to, am I still covered?

- We would suggest that if you have not started that part of your journey you contact your airline to change your travel plans to move on to the next part of your itinerary.
- If you arrive at your stop-over airport and entry is denied due to the virus you should contact your airline to change your travel plans to move on to the next part of your itinerary.

Can my policy be changed to suit a 'new/different' holiday or trip?

- If you are offered an alternative destination and or dates from your travel agent, we are pleased to advise that we will shift your insurance policy to fit the new trip without any administration charges, providing the new trip is for the same duration and to the same location or geographical area. Please call the customer service team on the number listed in your policy wording.

What can I do with my policy if I am no longer travelling and have received a refund for my holiday?

- In the event that you are unable to move the trip to an alternative destination, and are offered a refund from your travel agent or tour operator, we are happy to offer a full refund of premium on the understanding that no claim is to be made against the policy. This does not apply to Annual policies.

Can I come into your office to discuss my claim?

- Provided you have not recently returned from an infected area or been in contact with anyone who has been infected then you are more than welcome to visit us, however we would always recommend using our online claims facility.
- Unfortunately, if you have just returned from an infected area or have been in contact with someone who has been infected, then we must put the welfare of our staff first and regret that you will not be admitted to the office. Again, we would recommend using our online claims facility but you can call us on [0333 207 0506](tel:03332070506)