On 17 March 2020 the Foreign & Commonwealth Office (FCO) advised British people against all non-essential travel worldwide due to unprecedented international border closures and other restrictions in place as a result of Covid-19.

On 4 July 2020 the FCO updated its travel advice, to include exemptions for travel to certain countries. Please view the list of exempted destinations regularly as there may still be restrictions in place that could impact your cover. The FCO continue to advise against non-essential international travel, except to those countries and territories listed.

You also need to be aware of any local quarantine restrictions that apply to where you live or your travel arrangements. When booking a future trip, you should check the status of your chosen destination country and whether there are any restrictions still in place, such as quarantine, local outbreak restrictions and self-isolation periods. If, when you book your future trip, there are restrictions still in place in that destination for UK travellers, there would be no cancellation/abandonment cover for these trips.

The FCO travel advice is under continual review and these FAQs will be updated in line with any changes.

If you’re currently abroad, please visit the FCO website for up-to-date advice on getting home.

Travel insurance covers you for non-refundable costs. Your first step should be to contact your airline, travel or accommodation provider to find out what your options are.

If you booked a now cancelled package holiday, the travel provider you booked with is liable to provide you with a full refund of payments made for the cancelled package holiday under the Package Travel Regulations 2018.

If you paid any part of your now cancelled trip with your credit or debit card or PayPal, you may also need to contact your payment provider about obtaining a refund. For any non-refundable costs, please contact the travel insurance claims team

What will I need to make a travel insurance claim?
You’ll need to provide:

- confirmation of the original booking and booking terms, and which parts of it are non-refundable
- evidence you’ve contacted your travel or accommodation provider to claim a refund
- if you’ve approached your payment provider for a refund, any evidence they have provided you to show that they have declined your request
- where appropriate details of any self-isolation advice you’ve been given by either your GP, the NHS track and trace service or from NHS 111

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

How long will it take for my claim to be processed?
Please notify the Aviva claims team of your intention to claim at the earliest opportunity. Due to the high volume of claims relating to Covid-19, claims will be assessed within 28 days from receipt of your correspondence. It is therefore important that you follow the guidance provided in the claims pack which will have been issued following notification of your claim.

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Can I choose to cancel my trip if I’m travelling to a destination where FCO advice is lifted but I still have to quarantine on arrival?

If FCO advice has been lifted and there were no restrictions, such as quarantine, local outbreak restrictions and self-isolation periods in place at the time of taking out your cover or booking the trip, whichever is later, you would be covered for cancellation/coming home early if a quarantine was later imposed.

There would be no cover to cancel due to Covid-19 where restrictions, such as quarantine, local outbreak restrictions and self-isolation periods were in place when you booked the trip.

Will I still be covered if I book a trip or travel to a country where FCO advice hasn’t been lifted?

There would be no cover to cancel or come home early due to Covid-19 where FCO advice or restrictions, such as quarantine, local outbreak restrictions and self-isolation, were in place when you booked the trip.

If you do decide to travel, you will have the benefit of your travel policy so long as you comply with the advice of the local authorities. This includes cover for medical expenses, for new or disclosed and accepted conditions, if you fall ill (including Covid-19) or are quarantined abroad, for example following a temperature check.

b) If you book a new trip to a destination where FCO advice, government or local authority advice has been fully removed, and there are no restrictions in place at the time of taking out the cover or booking the trip, whichever is later, you would be covered for cancellation/coming home early if restrictions are reintroduced and are still in place within 31 days of your departure date.

Will cover differ for me if the devolved Governments in Scotland, Wales and Northern Ireland take a different approach to travel restriction?

FCO advice applies to all British nationals, however you also have to be aware of any local restrictions that may affect your travel, for example the area that you live in or destination you are travelling to.

If you book a new trip to a destination where FCO advice, government or local authority advice has been fully removed and there are no restrictions in place at the time of taking out your cover or booking the trip, whichever is later, you would be covered for cancellation/coming home early if restrictions are reintroduced.

Am I covered for cancellation if all travel restrictions are lifted but I contract Covid-19 before I travel or I’m advised to isolate by the NHS Test & Trace service and this coincides with the start of my trip or during my trip?

Yes, you will be covered by your travel insurance policy if you need to cancel.

If you receive the notification whilst abroad then you would be covered under the emergency medical section for quarantine and you would be covered if you needed to then abandon the trip and return home early.

I’ve previously been diagnosed with Covid-19, do I need to tell you and how will this affect my cover?

Cover will depend on the severity of your symptoms and the medical treatment required. You should check the ‘Your Health’ section of your policy booklet to find out what you need to tell Aviva. You must disclose medical conditions as stated in the policy terms and conditions.

What cover do I have if UK Government lockdown restrictions have been lifted but I don’t want to risk travelling?

If all travel restrictions have been lifted and you haven’t been told to isolate by the NHS Test and Trace service, then you are not covered for cancelling your trip. However, if you booked your trip before the 17 March and you have concerns about travelling due to medical or government advice for your circumstances then please contact Aviva.

You should contact the claims team before making any decisions and Aviva will consider your claim.

I’m currently abroad and I need to come home early, or I am stuck abroad due to the FCO’s advice and/or local travel restrictions, what should I do?

If you’re stuck abroad and couldn’t get home before your travel insurance cover ended, you must contact the claims team. Please also check with your airline or travel provider and the FCO website for the country that you are in. If you’re in real need, contact the FCO’s consular assistance helpline on 020 7008 1500.

What should I do if the airline or travel provider cancels my flight?

You should contact your airline or travel provider in the first instance to find out what your options are.

If your flight was covered by the EU Passenger Rights Regulations (flights departing from a UK or EU airport and operated by any airline, or arriving at a UK or EU airport and operated by a UK or EU airline), the airline operating the flight you booked with is liable to provide you with a full refund of the price paid for the ticket or an alternative flight.

Your travel insurance covers you for non-recoverable costs. If your flight is covered by the EU Passenger Rights Regulations, the payments made for the cancelled flight are recoverable from the airline (or travel provider) (or payment provider) and they are not covered by your travel insurance.

The Civil Aviation Authority has guidance on passenger rights which you can find here: www.caa.co.uk/Our-work/Newsroom/COVID-19-guidance-for-passengers/

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If I am quarantined at an airport and cannot continue my trip as a result of a medical assessment or temperature check, will I be covered for a full refund of the cost of my/my family’s trips? Will my policy cover the cost of another flight home?

If you are quarantined at an airport, then you will be covered for any unused non-refundable costs for accommodation should you choose to abandon your trip and come home early, as well additional travel and accommodation costs to get you home.

If there is a mandatory quarantine when returning to the UK from my destination, will my travel insurance cover me if I need to cancel my trip?

There is no cover if you are going to be quarantined after the trip has ended. However, depending on your circumstances Aviva may be able to consider your claim if you booked your trip before mandatory quarantine was introduced on 22 May so please contact the claims team before making any decisions.

If I have to go into quarantine when returning from a trip but I am due to depart on a second trip during the quarantine period, will my insurance cover me to cancel?

Yes, your travel insurance policy will cover you to cancel the trip providing both trips were booked prior to quarantine restrictions being announced.