

Coronavirus: your travel questions answered

If you're unsure how coronavirus will impact your travel plans or want to know what your rights are – we have answers to many of your questions below. As things change the information in this document may change. Keep checking back to make sure you have the most up-to-date information.

I'm due to travel and want to understand what I'm covered for under M&S Travel Insurance

The Foreign and Commonwealth Office (FCO) now advises British nationals against all but essential international travel. Travel insurance covers you for non-refundable costs. Your first step should be to contact your travel or accommodation provider and ask for a refund.

You'll be able to make a claim if you took out your M&S Travel Insurance policy and booked a trip before the FCO advised against all or all but essential travel and this advice is in place 31 days before your departure date.

I'm due to travel in the UK. Am I able to claim cancellation costs?

Yes, you are covered for UK trips where:

- you have 2 consecutive nights pre-booked holiday accommodation and you're due to travel before 17 April 2020
- you booked your trip and took out your policy out before the UK Government advised against all non-essential travel on 17 March 2020

I'm due to travel to a destination outside the UK in the near future. Should I cancel my trip now?

You should check first whether you're able to get a refund or make alternative travel arrangements with your travel or accommodation provider, or credit or debit card provider.

As the FCO advice is only in place until 17 April 2020, you should think carefully before cancelling a trip which is due to commence after this date. If the FCO advice changes, you may not be covered by your travel insurance policy and you may not be able to get a refund from your travel and/or accommodation provider.

My airline has offered to move my flights to a different date, but I am unable to travel then due to previous commitments. Will my travel insurance refund me if I cancel?

If the airline has cancelled your original flight, depending on your airline and route, you may be entitled to either:

- a refund from them
- re-routing at the earliest opportunity

- re-routing at a later date at your convenience

Alternatively, the airline may offer you a voucher. Your first step should be to contact your airline or travel provider. If you're unable to recover your losses from your airline or travel provider, we'll consider your claim.

If I contract coronavirus while I'm on a trip, will I be covered for medical treatment outside the UK? (for the purposes of this FAQ, the UK includes Channel Islands and Isle of Man)

Yes, you would be covered. However, you should be aware that treatment is subject to the locally available facilities. Medical repatriation or transfer to alternative medical facilities would be subject to any travel restrictions.

If I'm quarantined at an airport and cannot fly as a result of a medical assessment, will I be covered for a full refund of the cost of my or my family's trip? Will my policy cover the cost of another flight home?

If you're quarantined at an airport outside of the UK when travelling to or from your destination, then you'll be covered. We'll pay unused non-recoverable costs for accommodation, as well as additional travel and accommodation costs to get everyone insured under the policy home. Your cover will extend automatically for up to 30 days if you are quarantined.

If I travel to a country where the FCO has advised against all or all but essential travel, will that invalidate my travel insurance?

We urge you to follow the advice outlined by the FCO and local authorities and do not place yourself at additional risk. However, if you decide to travel against the FCO and/or local authority advice, you will still be covered for medical emergency claims. You may not be covered for cancellation or abandonment claims relating to coronavirus as it is now a known event.

I work in the Armed Forces or Emergency Services and have been asked to cancel my holiday to support with the coronavirus outbreak. Can I claim on my travel insurance for cancellation?

If you're members of HM Armed Forces, the Emergency Services or a Government department and your leave is cancelled due to an unexpected posting or an emergency in the UK, you're covered for cancellation claims. This includes doctors and nurses too.

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I'm currently overseas and want to understand what I'm covered for under M&S Travel Insurance

I need to come home early because of FCO advice. Are my costs covered?

We will cover your additional travel and accommodation costs if you need to come home early. You must have taken out your policy, booked your trip and travelled before the FCO advised against all or all but essential travel to your destination outside of the UK. If you travelled after the advice was in place you may not be covered as it is now a known event.

I'm on holiday and my hotel was put into lockdown. Am I able to claim for any additional living expenses such as meals and drinks?

We would pay specific associated expenses outlined in the wording that are unrecoverable from your travel or accommodation provider. If your policy is due to end while you're in lockdown, your cover will extend automatically for up to 30 days. Your travel insurance policy will also pay for medical treatment if this is required during this period.

I'd like to make a claim

What's the best way to make a claim?

To allow us to prioritise customers who are due to travel in the immediate future, we're asking you to only call us if you're due to travel in the next 7 days.

What do I need to make a claim?

You'll need to provide us with:

- confirmation of the original booking, and which parts of it are non-refundable;
- evidence you've tried to get your money back through the travel or accommodation provider
- details of any self-isolation advice you've been given by either your GP or from NHS 111.

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

I'm looking to buy travel insurance for a future trip

I'm thinking about buying a travel insurance policy, will I be covered for coronavirus?

Travel insurance is designed to cover for unforeseen events. Because of rolling, global media coverage, coronavirus is now a known event. If you're thinking of buying a policy or booking a trip in the future, you may not be covered for cancellation or abandonment.