

## Travel Insurance for Coronavirus

### Coronavirus ABTA Position - <https://www.abta.com/news/coronavirus-outbreak>

- Before travelling you must follow the advice of the Foreign and Commonwealth Office (FCO) - this will be kept up to date. If you travel against this advice then any cover which may otherwise be available will be invalidated. This is a standard exclusion on the policy.
- This is an ever evolving situation, please check the FCO website regularly for details of any changes : <https://www.gov.uk/foreign-travel-advice>
- If you simply decide that you no longer wish to travel and there is no actual restriction in place for that particular destination this is simply disinclination to travel which is not covered by the policy.
- If you have an underlying medical condition and your GP advises that you cannot travel on that basis then your claim will be considered subject to medical evidence.
- As regards your insurance policy, any cancellation/curtailment /change of itinerary must be as a result of a specified event which is detailed in the policy.

**For holidays booked prior to 17.03.20**, one of the Insured events detailed under the Cancellation / Curtailment / Change of Itinerary sections is: A Natural Catastrophe causing the local government or national government of the destination country to declare a state of emergency or the Foreign & Commonwealth Office recommending against all but essential travel;

**Please note:** it is not the intention of the policy to respond in the event that a local / national government of a particular country declare a state of emergency and as a result of that declaration our Foreign & Commonwealth Office recommend against all but essential travel (except where this is due to a Natural Catastrophe). Insurers do however accept that the wording is open to interpretation and they are willing to consider claims in these circumstances. In the first instance please seek to recover your outlay from the airlines (refunds are usually given when flights are cancelled), tour operators, accommodation providers, debit and credit card companies.

**With effect from 01.05.20** Aviva applied a Coronavirus exclusion to the 'Cancellation, Curtailment or Change of Itinerary' section and therefore any holidays booked after this date have no cover under this section of the policy for claims arising from Coronavirus.

**Please note:** Medical Expenses cover would be provided in the unfortunate event that you contracted Coronavirus whilst on holiday abroad, providing you have not travelled against the FCO advice.

- Aviva are asking that all claims are reported via the email box: [avivatravelclaims@cegagroup.com](mailto:avivatravelclaims@cegagroup.com) this will ensure that the claim is logged. Insurers are experiencing an exceptionally high volume of calls to the claims helpline and delays should be expected.
- If you need to contact the Insurance Brokers Gallagher, the following email addresses should be used:-

**Susan Patterson**

Please email queries to: [Susan\\_Patterson@ajg.com](mailto:Susan_Patterson@ajg.com)

Working hours: Tuesday - Friday / 9 am to 5 pm

**Pat Bonner**

Please email queries to: [Pat\\_Bonner@ajg.com](mailto:Pat_Bonner@ajg.com)

Working hours:

Monday - 9 am to 5 pm

Tuesday - 9am to 2.30 pm

Wednesday - 9am to 2.30 pm

Thursday - 9 am to 2.30 pm

Friday - 9 am to 5 pm

***We will respond to your email as soon as is practically possible***