

# COVID19 Frequently asked questions and helpful advice.

**Please find below our FAQ's in relation to COVID19 and associated travel advice which should cover most of the questions you might have. We have also included where else you can get assistance or obtain refunds from, if you are unable to claim on your insurance policy.**

**There are some important things we want to highlight ...**

## **When did you buy?**

Travel insurance is designed to cover the 'unforeseen', so if you purchased your policy at the point that the outbreak was known about then you will be asked for some specific evidence to prove that when you bought your policy you had no intention or reasonable likelihood of claiming.

## **Who to speak to first ?**

There is more specific advice below, but generally speaking the airlines, tour operators and travel agents are picking up costs associated with trip cancellations and change in advice or travel restrictions. Which means you should only be submitting a claim when you have exhausted those options first, you will be asked to provide proof that you have been denied a refund from those options.

## **Is this a claim question or a policy change request?**

As claims handlers for the insurers, we are unable to amend your policy or refund your premium, and so you will need to contact the company you bought from.

## Making a claim

**I am looking to make a claim for Cancellation or Curtailment please may you send me a claims form.**

Please be aware that claim forms can be downloaded online and we are currently unable to email or post these to you.

As above and as some general advice, please be aware that if your trip has been cancelled, rearranged or curtailed as a result of COVID19 and/or border restriction and FCO advice, then it is likely that your transport and accommodation provider is going to be able to refund you under their liability. We will only be considering claims where you have approached the appropriate bodies for refund/reimbursement prior to submitting a claim to us.

If after approaching your accommodation and transport providers, you are still looking to make a claim for cancellation relating to COVID-19, you can download the relevant claim form from our website here.

<https://www.tifgroup.co.uk/wp-content/uploads/2020/01/cancellation-claim-form.pdf>.

<https://www.tifgroup.co.uk/wp-content/uploads/2020/01/curtailment-claim-form.pdf>.

Please complete this form fully and send it back to us with all the supporting documentation requested. Missing information could result in delays to the assessment of your claim.

## Cancellation/Refund of insurance

**My trip has been cancelled. I don't need to claim but I want my insurance premium refunded.**

We're really sorry but as claims handlers for the insurers we are unable to process refunds of premiums. You will need to email the company you bought your policy from with your policy details, reason for the refund request and confirmation that you are not intending to claim, or that you have not had a previous claim on your policy and the team will be able to refund your policy premium in *line with the cancellation terms in your policy wording*. They may be taking longer than usual to respond to queries but they will get back to you. They may be taking longer than usual to respond to queries but they will get back to you. You can find their contact details on your policy documents.

## Changing dates

**I need to change the dates on my policy because my trip has been postponed until next year.**

We'd love to help but you are going to need to contact the company you bought your policy from, as claims handlers for the insurers, we don't have access to our partners sales systems so cannot make this amendment for you. You can find their contact details on your policy documents.

## Close Relatives

**My trip has not been affected by airlines/FCO advice – but my close relative, who is not travelling with me has Coronavirus, can I cancel and claim?**

Cover is available on most policies for cancellation for this type of situation, there are a few things you'll need to provide to support this and evidence that it was necessary for you to cancel (relative in a 'high risk' category and positive COVID19) as well as confirmation your trip was still going ahead.

## Cruises

**I am over 70 and/or have 'Chronic' Medical conditions and so under current UK advice have been told not to travel, can I claim for cancellation?**

We're afraid, that this isn't something that we would be looking to cover- just because it should be picked up under liability that exists elsewhere. In most cases this would relate back to package travel cover. The current advice is that If passengers have a medical condition for which exposure to the COVID-19 is particularly dangerous, they should have the right to cancel their package travel contract if the risk of contamination with COVID-19 at the travel destination or its immediate vicinity is declared high by the competent authorities. So please contact your tour operator/travel agent for further advice.

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**I am on a cruise and am confined to my cabin because of the Coronavirus, even though I am not ill and do not need emergency medical treatment, can I claim for cabin confinement?**

If you bought a policy that included cruise cover and cabin confinement – as long as you haven't already received compensation from your cruise liner/company and you can provide evidence from the cruise company confirming the duration of and reason for the cabin confinement, then we will consider claims under this section of the policy.

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**If when I am on my cruise, they cannot stop at one of the scheduled ports due to the Coronavirus, can I claim for missed port?**

We're afraid missed port cover is usually only provided for missed port due to adverse weather conditions or timetable restrictions. However, under package travel regulations because the cruise was not as 'sold' then it would be something you can approach your tour operator/travel agent to receive a form of reimbursement.

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**Will I still be covered if when I am on my cruise, the FCO change their advice on travel to a country I am due to travel to and the cruise ship has to go to a different location outside of the geographical area covered by my policy?**

Yes, we would continue to cover you as normal as we understand that this is outside of your control and not an intended change to your policy coverage needs.

## Currently abroad

### **I am currently travelling abroad, is my policy still valid?**

If when your trip started there was no FCO advice then your policy is still valid. However, current advice is that “the FCO advises British nationals against all but essential international travel” and the government have urged customers to return home. Therefore we would recommend coming back to the UK and you will need to speak to your travel agent/tour operator/airline about finding an alternative flight home as soon as possible. If you choose to ignore this advice, then we will be unable to continue coverage beyond the date that you were able to return back to the UK.

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### **How do I get home?**

You would need to urgently speak with your tour operator/travel agent/airline in order to get you on a flight back to the UK. Please note: We are not be able to assist in getting you home unfortunately, unless this is due to your injury or illness, and this has been agreed by our assistance team. It is important to note that medical repatriations are currently being prioritised to ensure the safety of those who are unwell and the assistance team will not be able to support you with returning back to the UK due to FCO advice.

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### **Are the costs of returning home early covered under my travel insurance policy?**

This type of situation is not usually covered under travel insurance policies, simply because it is usually liability that exists with tour operators and/or transport providers.

In the first instance, we would recommend that you contact your tour operator/travel agent to see if they are able to re-arrange your return travel for you. If you are travelling independently from a tour operator/travel agent, you should contact your airline/transport provider to see if they are able to alter your return ticket. You will need to evidence that you have approached and been refused a refund for these costs before we will consider a claim and only if you purchased a policy which extended to cover curtailment due to FCO advice changes.

## **FCO/Local Government Advice**

### **I have cancelled due to Local Government restrictions where I was due to stay not actual FCO advice (isolation requirements)**

Unfortunately, most policies do not include this as a reason to cancel. However, if your trip is no longer able to go ahead as originally planned – i.e. excursion cancellations, restriction on use of facility etc. then travel package regulations and flight operators should in most cases be able to reimburse you.

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### **An event or a course has been cancelled due to local restrictions on gatherings – am I covered?**

Generally speaking, this is not covered as standard, but there are some policies include a specific section that relate to missed excursions. It is best to approach the course/event provider who are likely to be required to refund you.

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**I bought my policy when I was aware there were travel restrictions and problems in the area I was visiting; can I claim now the FCO have advised against travel there?**

We're afraid this would not be covered. Insurance is to cover unexpected and unforeseen events, so would not cover you if you were aware of problems developing at the time you bought it. It is possible that your premium could be refunded by the company you bought the policy from.

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**My return flight was cancelled due to local restrictions due to the outbreak– am I covered for the costs associated with change?**

Sorry but this is something you would need to approach your airline for. If you are unsuccessful and have confirmation that they will not refund you or pay for costs associated with your new flights or additional costs, then there are very few policies include cover for travel disruption on the return journey- if yours does include it you can submit a claim for consideration

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**I didn't travel due to many attractions and restaurants being closed, is this covered?**

We're afraid this would be considered a disinclination to travel and most policies in the market do not include this as a reason to cancel. However, if your trip is no longer able to go ahead as originally planned – excursion cancellations, restriction on use of hotel facilities etc. then travel package regulations and flight operators should in most cases be able to reimburse you.

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**I had claim declined previously as there was no FCO restriction in place, but there now is, can you reassess the claim?**

Unfortunately, we can only assess claims based on the facts and information available and that applied at the time of you cancelling and then submitting the claim.

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**I have decided to stay at the trip destination due to the travel problems – will my policy be automatically extended?**

We only usually extend coverage when customers are unable to leave due to their own medical situation or because their return journey has been cancelled so we would not automatically extend coverage.

## **Fear of travel**

**I didn't want to travel as I felt worried due to the worsening outbreak –would I be covered?**

We're afraid this would be considered a disinclination to travel and most policies in the market do not include this as a reason to cancel.

## **Flight cancellation**

### **My flight was cancelled by the airline, can I claim for this on my policy?**

Sorry but this is something you would need to approach your airline for. If you had booked accommodation separately then you will need to approach the accommodation provider to see what your options are. You may be able to include this in your claim to the airline and if not then it may be that your bank/credit card company can support with this.

## **HM Forces**

### **I am in the military and my reporting officer has strongly advised that I do not travel to my trip destination due to COVID-19, can I submit a claim for cancellation?**

If HM forces cover is specified in the cancellation section and your leave orders have been cancelled then yes. Unfortunately, if your leave orders are not cancelled, then this will not be covered by your travel insurance policy because this

## **Isolation/Quarantine**

### **Will you cover me if I cannot go on my trip if I am placed in quarantine/isolation in the UK because of the Coronavirus?**

*For all cases we would need confirmation that your trip was still going ahead as planned and had not been arranged/cancelled due to FCO/COVID19 restrictions.*

- **Confirmed diagnosis**  
If you are unfortunate enough to suffer from COVID19 after you bought your insurance, then as long as the diagnosis was within a reasonable timeframe of your trip (30 days) then we consider this under the terms of the policy providing the diagnosis is within reasonable proximity of the trip dates.
- **Suspected, but no confirmed diagnosis**  
We are going to have to assess these on a case by case basis and with some specific information from you. We are going to need evidence that you have needed to seek medical advice/assistance. This may include phone records to show the date/time you called 111 and/or your GP (this must be prior to you contacting us).
- **Self-isolating**  
Again, these cases will be assessed by the claims team on a case by case basis. We will need evidence that you are self-isolating, this may include a letter from your employer and proof of SSP/sick pay.

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### **I have changed my flight arrangements to avoid being denied entry or quarantined due to the country I was flying in from – can I claim for this?**

We would need to look at these on a case by case basis. In most cases flight companies are assisting people with these arrangements with small if not administration fees. We would need you to try and recoup from them first and then claims would be reviewed in line with your policy terms, as long as the policy was bought before such measures were widely reported in the media

## Medical reason

**My doctor advised that I shouldn't travel to my holiday destination due to my existing medical problems – will I be covered?**

This is not a straight forward yes or no – but if you declared the conditions at the time of purchasing the policy, (which has to be before the outbreak) then your claim will be considered if your conditions are reliably reported as being 'high risk'. If you did not declare them, you would not be covered. We would also need confirmation that your trip was still due to go ahead as planned.

## Refusal of boarding

**If we get to the airport and one of us spikes a temperature and is refused boarding, what is covered?**

We're really sorry but travel insurance policies across the market do not provide cover for refusal of boarding for any reason. You would need to approach your airline or tour operator for advice.

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**The advice changed during flight and we were refused entry to the country can I claim for trip costs and return flight?**

Those who are 'in flight' at the point advice changes will need to seek reimbursement from airlines and tour operators, they should have made the arrangements for you at the point you and other passengers were refused entry to the country.

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## Helpful advice

**It doesn't look my policy is going to cover this - Where else can I go?**

**You will be asked if you have approached all other possible routes before submitting a claim to your insurer, if a claim is already submitted, then it is likely you will be asked to do this before we consider your claim.**

### Credit Card/Debit Card

**If paid by credit card** – if the value is more than £100 and less than £30,000 using a credit card there are additional protections if something goes wrong. Section 75 of the Consumer Credit Act makes your credit card company jointly liable for any breach of contract (such as an event/trip cancellation) and customers can claim their money back directly from it.

**If paid by debit card** – customers can ask their card provider to reverse a transaction on a credit or debit card in a process called chargeback. Unlike Section 75, *chargeback isn't a right or law and offers no guarantees*, but it is a way banks may be able to help consumers struggling to refund monies.

## Bank Insurance

**Premium bank accounts and specific types of accounts have bundled travel insurance, which from researching top providers – appears to include coverage.**

Below are some examples (not full list) but a list of account names that we believe may have coverage that you can claim from.

- Barclays - Premier
- Citibank - Citigold
- Co-op - Privilege
- First Direct – First Directory
- HSBC - Premier
- Lloyds – Private / Gold
- Nationwide – Flex
- Natwest – Reward / Black / Platinum
- RBS – Reward
- TSB – Silver
- Ulster – Private
- Yorkshire - Signature

## Package travel regulations (PTR)

**If a customer has booked via a travel agent, tour operator or has a 'bundled' booking – Flights and transfers and or accommodation. (more than one thing booked) then the trip is considered as packaged and the below applies.**

- Trips cancelled due to FCO advice would therefore fall within the remit of PTR to refund.
- Trips where access is restricted or public life is subject to significant limitations (closures of tourist attraction etc..) should give passengers the right to cancel their trip with refund via PTR.
- If passengers have a medical condition for which exposure to the COVID-19 is particularly dangerous, current advice is they should have the right to cancel their package travel contract if the risk of contamination with COVID-19 at the travel destination or its immediate vicinity is declared high by the competent authorities.

<https://www.legislation.gov.uk/ukxi/2018/634/regulation/1/made>

<https://www.which.co.uk/consumer-rights/regulation/package-travel-regulations>

<https://www.abtot.com/regulation/civil-aviation-authority-caa-atol/>

<https://www.abta.com/news/coronavirus-outbreak>



## Flight company and Air Passenger Rights

Flight companies are regulated by a form called the **Civil Aviation Authority** and if they cancel your flight then there is protection available under something called the '**Montreal Convention**'. Some airlines are going over and above their requirements and so it is important to contact them in the first instance.

Flight cancellations by the airline need to be claimed directly from them, your insurer will not consider a claim unless you have sought a refund from your airline in the first instance.

All around the world, passenger rights when on international flights are protected under the Montreal Convention. Essentially, this piece of law states that the airline is responsible for you if your flight is cancelled and you are left stranded at an airport waiting for a flight. These measures of care include:

- Meals and refreshments
- Communication to the outside world (two occasions)
- Hotel accommodations when necessary
- Rerouting to your final destination

In countries like Canada, Israel and the Member States of the European Union, your rights are protected even further.

Like any piece of law, it is complicated and not that easy to read! But below is a link and if you google CAA and Montreal Convention then you will find some useful information online that may help you.

<https://www.caa.co.uk/Passengers/Resolving-travel-problems/How-the-CAA-can-help/Consumer-protection-law/>

## Complaints/Resolver

If customers are getting push back where we believe they have valid claims under any of the above scenarios, we can help them get advice or resolution through those bodies regulators (ABTA/CAA/FOS – there is an online resolution service called 'resolver' which has had positive outcomes for many consumers with disputes.

<https://www.resolver.co.uk/>