

EUROTUNNEL TRAVEL INSURANCE AND COMBINED PRODUCT NOW INCLUDE COVER FOR COVID-19

We know that times have been hard recently. At Eurotunnel, we understand the importance of feeling completely safe and at ease when you travel. That's why we've worked with Allianz Assistance during the pandemic to make some changes to our travel insurance products, giving you access to better pandemic and epidemic protection.

We want you to be fully prepared before travelling abroad and be completely aware of what you are covered for with your travel insurance policy. Our new product now covers you for a range of different pandemic and epidemic travel-related issues, but please be aware that you will not be covered if you travel to a country against the advice of the World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) or any other local authority.

So, what would you be covered for under our new offering and how can it benefit you when you travel?

What Covid-19 cover is included in Eurotunnel Travel Insurance? (Both for Combined and Travel products)

Cover is included for cancellation prior to departure due to the illness of you, a travelling companion or a close relative as well as person specific quarantine (both prior to departure and whilst overseas). There is also cover for curtailment of a trip for the same reasons and overseas medical expenses.

How do I purchase it?

Either online during the Eurotunnel ticket booking process or you can call 0845 7697397.

Am I covered if I decide to travel against FCO advice?

There is no cover for your trip if you commence travel contrary to FCO advice. However, if you are unable to travel due to an insured reason, you will be entitled to submit a cancellation claim provided the FCO advice against travel to your destination was not in place before the reason for you being unable to travel occurred or before your booking was made. If you are already overseas, cover may remain in place unless the FCO advise travellers to return home immediately. In this situation, cover will remain in place provided you take the earliest available opportunity to return home.

Does my policy cover me if I am diagnosed with Covid-19 whilst travelling overseas?

Yes, all necessary medical emergency and associated expenses will be covered.

One member of my family travelling with me is diagnosed with Covid-19 and is subject to compulsory quarantine by the treating doctor – are we all covered for any additional accommodation and travel costs incurred?

There is cover for all insured persons who are subject to compulsory quarantine due to your family member's diagnosis. This is provided you are able to obtain medical evidence from the treating doctor or local authority to confirm the quarantine order.

Am I covered for cancellation if I am diagnosed with Covid-19 before I travel?

If you are diagnosed with Covid-19 and cannot travel, cancellation cover would apply so long your GP confirms the diagnosis and the fact that you are not able to travel.

Is cancellation cover included if an official government track and trace operative asks me to quarantine / self-isolate?

Yes. There is cover under the Cancellation section of the policy as a result of individual quarantine. As long as evidence of the individual quarantine request from the NHS can be provided then a claim can be considered.

Am I covered if I am denied boarding by my carrier due to the result of a high temperature check?

The policy provides cover for cancellation so long as you are formally diagnosed with an illness that on medical grounds prevents travel and is supported by a medical certificate from your GP. This includes Covid-19 but also other illnesses.

Am I covered for cancellation should the UK be locked down again?

There is no cover for claims arising as a result of an epidemic or pandemic, except as specifically stated in our policy wording. This does not include any lockdowns of geographical areas.

What about if there is a local lockdown, like Leicester?

There is no cancellation cover for a local lockdown or any other 'general' lockdown due to an epidemic or pandemic. The quarantine cover is valid for the specified insured person/s if they are individually subject to compulsory quarantine. There is no cover if a whole region is locked down.

Am I covered if the country I am travelling in goes into lockdown?

If the country you are travelling in goes into lockdown, there will usually be some advance notice of this. Please stay up to date with local advice and follow all guidance provided by the local authorities and/or the FCO. There is no cover for costs arising from lockdowns.

What if I am travelling overseas and am instructed to quarantine or self-isolate?

You would be covered for any additional accommodation or travel expenses provided you can produce evidence that you have either been diagnosed with Covid-19 or directly exposed to Covid-19 and have been subject to compulsory quarantine on medical advice.

Can I make a cancellation claim if a mandatory quarantine upon arrival is re-introduced?

No. If after you book your holiday the UK Government reinstates a mandatory quarantine when you arrive back in the UK, you cannot make a claim if you simply wish to not travel anymore. The quarantine cover on the insurance applies only if the individual insured person is instructed to quarantine either prior to travel or whilst overseas. It does not cover general quarantine orders or any quarantine upon your return home. Your airline / tour operator may allow you to change your dates or get a refund.

What if I arrive at my destination, and am refused entry due to a high temperature and am forced into isolation for 14 days?

There is quarantine cover under the Medical Expenses section of the policy for any necessary medical expenses as well as any additional travel or accommodation costs.

I am travelling with family – one member contracts (or is suspected of contracting) Covid-19. The whole family has to self-isolate for 14 days – will additional accommodation / travel costs to return home be covered.

There is quarantine cover for all insured persons under the Medical section, which

includes cover for additional accommodation and flights.

A close relative has contracted Covid-19, so am I am unable to travel. Am I covered for cancellation or curtailment?

Yes – the policy will provide cover in the event a close relative is diagnosed as having Covid-19, which on medical grounds will require your presence. This will need to be certified by their GP.

Is cancellation / curtailment cover provided if I am due to visit a family member overseas and they are diagnosed with Covid-19 and have to self-isolate?

Yes, cover is provided subject to your relationship to the family member being included under the policy definition of a close relative. Medical evidence will need to be provided. Cover will not apply if you were due to stay with someone who is not a close relative, as per the policy definition.

I arrive at my holiday destination but am instructed by the local authorities to self-isolate in my accommodation but I have pre-booked and paid for excursions, what am I covered for?

Providing booked and paid for excursions are non-refundable, the insurance will reimburse these costs – less the standard policy excess and subject to you being able to provide documentary evidence to support the instruction to quarantine from either the Government, public authority of the country you are in or the treating doctor.

Can I change my mind after purchasing the insurance?

Yes, we offer a 14 day no quibble money back guarantee

If I am driving to a country that is exempt from 14 day quarantine, and is on the FCO approved list of countries to travel to, but I have to stop in a quarantine or FCO non-approved country on the way. Would I still be covered if I had any non-Covid related issues – for example I had an accident etc?

Yes - If you have an accident whilst travelling through the restricted country that is unrelated to Covid-19 you would be covered. If you are travelling through a restricted country but do not actually stop or arrange to stay over then you would be covered. However if you stop for refuelling or a toilet break that would be covered within reason on condition that reasonable precautions are taken at all times and any stops are limited to what is required by their purpose. BUT you will not be covered if you eat at restaurants, other food outlets, go shopping, or stop for a leisure break along the way etc.

If I travel to an FCA approved country today but the government advice changes while I am there to essential travel only, will I be covered for the costs incurred to get home early? E.g. flight or new Eurotunnel booking home?

If you need to return home early due to a change in FCO advice, in the first instance you should contact Eurotunnel or your travel provider to discuss the possibility of changing your travel itinerary. If you are overseas, please ensure you follow the FCO advice in regard to returning home as soon as possible. If you experience difficulty arranging transport back to the UK, please contact your nearest UK Consulate or Embassy for assistance. The Eurotunnel Travel Insurance policy does not cover for curtailing your trip due to a change in FCO advice, so we will be unable to consider a claim for unrecoverable costs.

If I stay and complete my holiday even though the advice has changed whilst I am away will I be covered for medical expenses?

No. If they FCO advice changes to return home as soon as possible, and you decide to remain in the country, you will not be covered for any claim as you are remaining in the country against the advice of the FCO.

Where can I view the policy details?

[Click here](#) to view the full policy booklet and the Insurance Product Information Document (IPID)