

## COVID-19 and travel disruption.

### If your travel plans are disrupted because of COVID-19 check what our Travel Insurance could cover.

We understand that it is important **you** know what cover is in place if Coronavirus or Covid-19 effects **your** trip.

We hope the scenarios below explain some of what **we** do or don't cover:

#### **Cancelling due to COVID-19**

**Your** policy will cover **you** subject to the terms and conditions, if **you** need to cancel **your trip** because:

- **You** or a **close relative** are diagnosed with or have contracted COVID-19
- **You** are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
- Someone **you** were due to travel with or stay with on **your trip** needs to self-isolate.

**Your** policy will not cover **you** to cancel **your trip** if:

- **You** don't want to quarantine or self-isolate when **you** return to **your home area**
- **You** are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or **regional lockdown**
- Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice
- **You** aren't able to produce the required *vaccine certificates, medical tests/documents*

#### **Cutting your trip short**

Providing **you** aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then **you are** covered subject to the terms and conditions, if **you** need to cut **your trip** short because:

- The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling in advise **you** to evacuate or return to **your home area**
- **You** have been denied boarding at **your UK** departure point because **you** have COVID-19 symptoms
- If **you** need to come **home** early because a **close relative** has COVID-19.

**Your** policy will not cover:

- **You** wishing to return **home** early to avoid the need to quarantine.

#### **Emergency medical cover for COVID-19**

If **you** develop COVID-19 whilst abroad **your** policy will cover **you** subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses
- Additional transport and accommodation if **you** are unable to return **home** as planned.

**Your** policy will not cover:

- If **you** are travelling against Foreign, Commonwealth & Development (FCDO) advice.

The Eurotunnel Le Shuttle Travel Insurance policy is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group.