

Zurich Personal Lines Travel Insurance - Direct & aggregator Policies.

Policies sold/new trips booked under existing policies on or after 4.27pm 11th March 2020

Effective from 4.27pm on 11th March 2020, Coronavirus (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event.

Customer advice.

- Coronavirus is a known event, and is now classified as a pandemic by the World Health Organisation.
- Although we cannot provide COVER FOR cancellation and cutting short your trip and some other covers for known events/circumstances, we appreciate that customers may want to continue to make travel plans.
- We have set out below a summary of what is and is not covered when you buy a new Zurich travel policy or book a new trip under an existing policy.
- Please rest assured that if you fall ill abroad with Coronavirus (Covid-19), emergency medical assistance and expenses incurred outside your home area will be covered under your Zurich travel policy, and that if you buy cover now but cannot or do not want to travel at your intended departure date, we will refund 80% of your premium (if you buy single trip cover and do not intend to make a claim).
- If you are booking a new trip we suggest you are as flexible as possible with your travel plans, booking flights that are refundable and accommodation that can be cancelled up to your departure date (this will minimise your costs if you cannot travel), and advise your tour operator/travel agent/carrier and accommodation as soon as possible if you know you cannot travel.
- The situation is continually changing and you should keep up to date with latest developments by visiting: <https://www.gov.uk/government/organisations/foreign-commonwealth-office>.

What is not covered:

- Any claim under the Cancellation or cutting short a trip section due to Coronavirus (Covid-19)
- Any claim under the Catastrophe, natural disaster and airspace closure section of Extra and Ultimate policies, due to Coronavirus (Covid-19)
- Quarantine during a trip or any related costs (except where you are quarantined on the orders of a **treating medical practitioner**)
- You travelling to a country or area against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation.

What is covered:

- **Emergency medical assistance and expenses** if you are ill injured or quarantined (on the orders of a treating medical practitioner) during a trip whether due to coronavirus other circumstances that are not excluded.
- Claims for cancellation and cutting short your trip due to Accidental death, injury, illness of you, a close relative, travel companion, or someone with whom you have arranged to reside with during your trip (provided that it is NOT caused by coronavirus or other known circumstances)
- Baggage, Personal Money Personal Liability, and all of the other coverages normally enjoyed by Zurich customers

Please refer to policy terms and conditions for full details.