

Brexit and Travel Insurance FAQ's

At Zurich we understand that Brexit may bring some uncertainty to your travel plans and raise questions about how your travel insurance may be affected.

Brexit may result in some customers having to unavoidably change their travel plans. If you have to cancel or rearrange your travel plans you should in the first instance contact your travel agent/tour operator/carrier for assistance.

- If you have to unavoidably change your travel plans as a result of Brexit we will
 - waive costs of changing travel dates under a single trip policy (provided the area of travel and trip duration remain the same), or
 - will allow an 80% refund of premium for cancellation after the 14 days cooling off period provided travel has not commenced (normally no refund would be due).
- If you are already abroad when Brexit occurs and cannot return due to travel disruption we will extend your cover for up to 14 days at no additional charge
- If you are ill or injured and require emergency assistance we will provide this as normal and if the EHIC (European Health Insurance Card) is withdrawn, we will still process your claim (but please do make use of any alternative reciprocal arrangements put in place).

Brexit itself is not an insurable event but some of the consequences may be such as airline insolvency or missed connections. The cover provided under your Zurich travel insurance policy will remain unaffected by Brexit.

You should refer to the comparison of benefits table before you buy cover and choose the level that most suits your needs.

<https://www.zurich.co.uk/travel-insurance/compare-travel-insurance-benefits>

If you are mostly concerned about medical cover, Basic cover may suit your needs, if you are also worried about missed connections you may want to consider Standard cover, and if you are worried about airspace closure, Extra cover may be for you.

If you have any further questions please [contact us](#).