

## Zurich Travel Insurance

### We are here to help you

We know this is a very unsettling time for our customers and our priority is to support you with guidance, helping answer your questions about planned trips, policy cover and claims. The below information relates to our Basic, Standard and Extra policies bought directly from Zurich, as well as our Essential, Enhanced and Ultimate policies purchased via price comparison websites.

For your key contact numbers, see <https://www.zurich.co.uk/travel-insurance/manage-my-travel-insurance> - these should be used in conjunction with the information below.

Please note that Zurich travel insurance will **not** cover you for travelling to a country or area where the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation (WHO) have advised against all travel or all but essential travel.

### Key dates

- **Pandemic declaration** - The World Health Organisation (WHO) officially declared Coronavirus (Covid-19) a pandemic on the **11<sup>th</sup> March at 4.27pm** and was subsequently widely reported in the UK media, becoming what is called a **known event**. This known event restricts cover available within your policy terms and conditions if directly related to Coronavirus. Customers should ensure that the exclusions sections within their policy terms and conditions are consulted prior to purchase.
- **International travel restrictions** - effective **17<sup>th</sup> May 2021** – the government has started to ease restrictions on leaving the UK and has also introduced a traffic light system, detailing re-entry requirements to the UK. Variations to entry requirements around quarantine and COVID tests may occur for each of the four territories that make up the UK (England, Scotland, Wales and Northern Ireland) and customers are expected to check this list pre-departure and must comply with all requirements.

### I'm planning on booking a trip – what do I need to consider?

Prior to booking a trip please consult the government travel advice website (link below) to verify:

<https://www.gov.uk/foreign-travel-advice?step-by-step>

- **whether the FCDO advises against all or all but essential travel to that destination, and**
- **the entry requirements for your destination country as detailed on the government website and**
- **the entry requirements for your return travel back into the UK, as detailed in the government traffic light list for your intended destination.**

As the travel situation is currently turbulent and FCDO advice can be amended at short notice, we suggest that customers seek out trip options that offer flexible terms and conditions and also try to book as close to departure as possible, to avoid unforeseen change.

UK residents should ensure they abide with all travel advice published by the FCDO.

Customers are reminded that travel insurance is only valid where you and your travel companions are legally able to leave the area in the UK in which you are staying and where you are legally able to travel to your intended destination. Zurich travel insurance will not cover you for trips made where the FCDO or WHO advises against all or all but essential travel

### **General Information for all policy holders**

As any travel insurance only reimburses costs that you cannot get back from original bookings such as flights, it is important in the first instance that you pursue a refund, or reschedule, from your airline, travel agent, tour operator or accommodation provider (for ease, we will refer to these collective companies as “travel operator”).

We simply ask that upon submission of claim, you evidence the final outcome of your communication with the travel operator as this will speed up the claims process.

To assist you, it is recommended that you await a decision from your travel operator as to their cancellation of a flight or holiday, as if you proceed to cancel, this could limit your ability to receive a refund.

In some cases, travel operators may try to offer deferred travel dates or vouchers instead of a monetary refund. If you disagree, or not in a position to accept this offer, we would recommend checking the terms and conditions at the time of your booking. For airlines, The Civil Aviation Authority provides useful advice and can be read in full on their website (<https://www.caa.co.uk/consumers/>).

For additional information on your rights around refunds and Coronavirus related cancellations we would point our customers to well reputed online resources such as

- [The Citizens Advice Bureau](#),
- [Which?](#),
- [MoneysavingExpert](#)
- [The Competition and Markets Authority](#)

Travel operators will prioritise customers with imminent trips and phone lines may be extremely busy. We do appreciate it can be frustrating awaiting their confirmation of cancellation or reschedule during this period of uncertainty, however, we would ask you to secure the outcome from your travel operator before submitting a claim.

If you have difficulty obtaining a refund from your travel operator and paid for your trip on a debit or credit card, you should speak to your card provider as a “chargeback” refund may be available due to the service that you purchased not being provided.

### **What happens if I catch Covid-19, either on holiday or before I depart?**

If you are diagnosed with Coronavirus, within 14 days of your date of departure, you are covered for cancellation. Similarly, if you are hospitalised by Coronavirus within 28 days of your date of departure, you are covered for cancellation.

If you fall ill abroad with Covid-19, emergency medical assistance and associated expenses incurred will be covered under your policy.

**I've have been instructed to self-isolate and the period clashes with my planned trip date. Am I covered for cancellation?**

- A. Yes. If you are in quarantine, or self-isolation at the time of your planned trip departure you are covered for cancellation provided you have been personally instructed to do so by text or email from the NHS or via the NHS Test and Trace app as a result of having tested positive for Covid-19 using a **UK** government approved Covid-19 test:
- I. that is self-administered and delivers results with or without laboratory analysis; or
  - II. administered at a UK Government approved / NHS test site; or administered by a private sector provider that has completed or is undergoing UKAS accreditation

**I've failed a COVID test at the airport and am unable to leave the UK. Am I covered for cancellation?**

Yes, although if you have already left the area where you are staying within the UK to start your trip this would fall under the curtailment section of your policy. Cover is provided so long as the test was carried out using a UK government approved COVID test, administered by the NHS or approved private sector provided with UKAS accreditation (or accreditation in progress)

**Since booking my trip the government has moved my destination country onto the red list and I am required to quarantine in a hotel on arrival back into the UK. Can I claim for this on my travel insurance?**

No. As COVID is a known event there is no cover for this circumstance. Notice is usually given by the government before changes are made to the traffic light system. Customers should avoid longer trips during this period and should consult the government website before departure.

<https://www.gov.uk/foreign-travel-advice?step-by-step>

**My airline / travel operator hasn't yet cancelled my flight / journey, but I am unable to travel owing to a change in government advice. Can I claim a refund?**

You should consider waiting until you are within 48 hours of travelling. If your travel operator has not cancelled your flight / trip and it's due to leave the UK during any period that the FCDO are advising against international travel, you are not entitled to a refund, but most should allow you to rebook for future travel. Owing to COVID being a known event you would not be able to make a claim for this against your travel insurance policy.

**My accommodation was booked separately to my flights. Can I claim for a refund as I am no longer able to travel owing to a change in government advice?**

Some hotel chains and accommodation providers are allowing customers to amend and/or cancel a booking without charge if their travel plans have been cancelled as a result of the Coronavirus outbreak.

If your hotel has closed, you should be entitled to a full refund. And if the hotel hasn't closed, you may need to rely on the goodwill of the hotel or booking agent/website.

If you are having difficulties, you can also contact your credit / debit card company as you may be able to obtain a refund via their chargeback facility, if you paid for your accommodation by card.

Owing to COVID being a known event, you would not be able to make a claim for this against your travel insurance policy.

**Since booking my trip the government has changed its travel advice and the destination is now advised against all or all but essential travel. Am I covered for cancellation to claim the cost of my holiday through my travel insurance?**

No. As COVID is a known event, your travel insurance will not cover you for any claims related to cancellation of a trip under these circumstances. However, your trip operator should be consulted and should offer you alternative options or a refund, depending on the terms and conditions at the time of booking.

**I have had COVID -19. Am I able to quote for travel insurance?**

Yes. You should treat COVID-19 just as any other pre-existing medical condition when you quote and buy your travel insurance. Please enter Coronavirus or COVID-19 when prompted for pre-existing medical conditions and complete your quote in the usual way.

**What do I do if I want to make a cancellation claim?**

For how to submit a claim, please see <https://www.zurich.co.uk/travel-insurance/manage-my-travel-insurance/make-a-travel-insurance-claim>

When submitting a claim, please send through all original booking documents and an explanation of which elements are non-refundable. As any travel insurance only reimburses costs that can't be recovered please make sure you send us the response from your travel operator to your request for a refund, with their reason for refusal.

If you didn't travel because you were declared medically unfit or asked to self-isolate by your doctor or NHS or approved private sector, please provide us with confirmation / evidence of this.

**I've been left stranded abroad. What can I do?**

We recognise this is a very difficult situation for you and your family and would recommend the following steps. Also, remember that your carrier is responsible for getting you home, either on its own aircraft, or using another airline.

- 1. Contact your local British Embassy** if you require repatriation. It is important that you register your presence with the local British embassy, or consulate, so that they are aware of your situation and can help.
- 2. Assistance from your airline** - if your carrier is not helping you, we would recommend that you do not accept a refund before you are back home. You should consider returning on another airline as soon as possible, buying your new ticket with a credit card and claiming the cost of your new ticket from the original airline. You can search online for flights using ebookers,

opodo, skyscanner and other similar websites. If your route home includes transfers, make sure that you will be allowed entry into your connecting airport and that you're not quarantined on arrival.

- 3. Call our Emergency Assistance** number [+44 01793 405 999](tel:+4401793405999) which is available for customers to obtain assistance in finding transport options. Any financial reimbursement would be subject to your policy terms and conditions.

### **I'm unable to return home due to reasons beyond my control, and my insurance is about to expire.**

During the current pandemic, if you cannot return home due to reasons outside your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home - this extends to all sections of cover.

If cover is required beyond this, you will need to contact us to extend as necessary.

### **I'm currently on a trip and require medical assistance, what do I do?**

Please contact our Emergency Assistance team on [+44 01793 405 999](tel:+4401793405999) if you need medical assistance. There is cover in place for emergency medical expenses abroad and associated costs including falling ill from Covid-19.

### **My Travel Operator is offering me the same trip at a later date. Can I defer my travel insurance?**

Yes. If you have a Single Trip policy, Zurich will allow you to change your trip dates, up to 13 months from the original trip start date for no additional charge, as long as the cover level, destination and trip length remain the same.

### **I had booked a UK holiday but now think I can travel internationally. Can I change my travel insurance?**

Yes. You will need to pay any additional balance owed by the change in destination or trip duration.

### **I am being asked to pay my holiday balance but am uncertain the holiday will go ahead. What should I do?**

Every situation for our customers is different and we are unable to provide individual advice. The best option is to speak with your travel operator and understand your options around cancellation, return of deposit and / or full balance paid as well as the likelihood of travel. You should also keep up to date with travel advice provided by the FCDO.

The Competition and Markets Authority (<https://www.gov.uk/government/news/covid-19-cma-to-investigate-cancellation-policy-concerns>) have recently stated that they would expect a full refund to be offered if:

- A business has cancelled a contract without providing any of the promised goods or services
- No service is provided by a business because this is prevented by restrictions that apply during the current lockdown or
- A consumer cancels, or is prevented from receiving any services, because of the restrictions that apply during the current lockdown

Please note that all policies have a general exclusion for travelling against FCDO advice.

### **My holiday / flight etc has been cancelled, what should I do?**

If your flight or journey has been cancelled, you should contact your travel operator as you should be entitled to a refund.

It is likely that there will be a delay in responses depending on the date of your travel, with most travel operators stating decisions around cancellation or rescheduling will be made between 5 days and 48 hours before trip departure date. Travel operators are likely to be prioritising customers with imminent trips and so their lines will be extremely busy.

In some cases, travel operators may try to offer deferred travel dates or vouchers instead of a monetary refund. If you disagree or are not in a position to accept this offer, we would recommend checking the terms and conditions at the time of your booking. For airlines, The Civil Aviation Authority provides useful advice and can be read in full on their website

[\(https://www.caa.co.uk/consumers/\)](https://www.caa.co.uk/consumers/).

If you have difficulty obtaining a travel operator refund and have paid on a debit or credit card, you should speak to your card provider as a “chargeback” refund may be available due to the service that you purchased not being provided.

For any costs that can't be recovered, we simply ask that upon submission of claim, you can evidence the outcome of your communication with the travel operator as this will speed up the claims process.

### **Do I need to wait to hear the outcome from a travel operator before I make a claim?**

We are aware that travel operators will currently be prioritising customers with imminent trips and their lines will be extremely busy and we do appreciate it can be frustrating awaiting their confirmation of cancellation or rescheduling during this period of uncertainty. However, please secure the outcome from your travel operator before submitting a claim.

### **I can't now use my travel insurance policy. Can I get a refund for it?**

For customers booking trips after 11<sup>th</sup> March 2020, Coronavirus is a known event and therefore eligibility for policy cancellation and refund applies as detailed in the policy terms and conditions.

Customers with single trip policies who are unable to travel owing to change in FCDO advice may choose to change their trip dates by up to 13 months from the original trip start date at no additional charge, so long as the trip duration, cover level and destination remain the same.