

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.

Key dates

- **Pandemic declaration** - The World Health Organisation (WHO) officially declared Coronavirus (Covid-19) a pandemic on the 11th March at 4.27pm and was subsequently widely reported in the UK media, becoming what is called a known event.
- **International travel restriction** - on the 17th March, The Foreign, Commonwealth & Development Office (FCDO) also advised British nationals against all but essential international travel on 17th March for an initial period of 30 days. This was subsequently extended by the FCDO and currently remains in place indefinitely (no end date).
- **4th July 2020 revision** – The FCDO updated its global advisory against ‘all but essential’ travel, exempting destinations that no longer pose an unacceptably high risk for British travellers. The list details those countries for which travel for British nationals is now permitted. Your Zurich travel insurance policy will only provide cover to countries listed on the exemption list and then only under the written terms and conditions found within your policy documents.

<https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>

Please note that Coronavirus remains a known event and therefore any claims for cancellation or curtailment are not covered for any trips booked after 11th March 2020.

The above events mean there is still restricted cover on policies bought, or trips booked (on annual policies) after these dates dependant on trip destination and date of departure. We ask customers holding an existing Zurich travel insurance policy to please ensure their destination is on the exemption list before departure.

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 are able to 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.

Zurich has no immediate time limit by which you should submit a claim, so you have plenty of time to secure final decision or confirmations from your travel operator.

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 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

For any costs you can't recover as a result of cancellation due to Covid-19, if you have an Ultimate or Extra policy with Zurich purchased before 11th March 2020, you have cover. However, please note that all policies have a general exclusion for travelling against FCDO advice.

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, please provide us, where possible, with written confirmation of this.

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/>).

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.

Zurich has no immediate time limit by which you should submit a claim, so you have plenty of time to secure a final decision from your travel operator.

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.

Please note that we don't have any immediate time limit in which you have to submit a claim, so you have plenty of time to secure confirmation from your travel operator.

My airline / travel operator hasn't yet cancelled my flight / journey, 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 the 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. Please liaise with your airline / travel operator in the first instance and receive their response before submitting any claim for consideration.

My accommodation was booked separately to my flights. Can I claim for a refund?

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.

Please receive a final response and decision from your accommodation provider before submitting any claim for costs that can't be recovered.

Instead of a refund, 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'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.

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.

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

Providing you purchased your travel insurance before the 11 March WHO pandemic declaration, then if you, or any of your travelling party, fall ill from Coronavirus or are under medically advised (qualified medical practitioner) individual self-isolation / quarantine, 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 wish to book a new trip under my current annual travel policy. Am I covered?

The policy terms and conditions detail the specific cover and any exclusions in your policy, however, it's worth being aware that Zurich's policies will not cover you for travelling against FCDO advice. On 4th July 2020 the FCDO updated its advice, maintaining its general advisory against all but essential travel but now publishing a list of exempted countries. The list details those countries to which travel for British nationals is now permitted. Zurich travel insurance customers are asked to refer to the published list of exemption countries before they depart.

<https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>

In addition, we cannot provide cover for claims related to circumstances known to you at the time of booking i.e. the pandemic. Therefore, claims relating to Coronavirus (other than for medical expenses if falling ill abroad) would not be covered.

I'd like to start planning a holiday for end of this year / next year. What are my travel insurance options?

If you have an existing Annual Multi Trip policy with us, you will still be invited to renew at the policy's expiry. New trips to countries listed on the FCDO exemption list are now permitted for travel under your policy. However, please note that as the World Health Organisation has declared COVID-19 a pandemic, and therefore a known event, any new trips booked on renewed policies after 11th March 2020 would not be covered for cancellation due to Covid-19.

<https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>

I can't use my travel insurance policy. Can I get a refund?

All customers with policies that covered travel within the period 18th March to 4th July 2020 (when travel was restricted by the FCDO) will have heard from us by the end of October 2020 if they are eligible for a full or partial refund.

For customers booking trips after 11th 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.