

COVID COVERAGE

Frequently Asked Questions



PRIOR TO DEPARTURE

1. I have been diagnosed with COVID and need to cancel my holiday. Is there cover?

Yes. There is cover in place if an insured customer receives a COVID diagnosis within 14 days before the start of the booked trip and cannot travel. This is extended to 28 days before the start of the trip if the customer is admitted to hospital with a COVID diagnosis.

Please note that You won't be covered for any COVID claim events occurring within 7 days of the date you purchased insurance, unless the insurance is purchased within 48 hours of booking the trip.

2. My friend, who I am travelling with has caught COVID and I no longer want to go without the person. Is there cover for this?

There is cover in place if the **Travelling Companion** of an insured customer receives a COVID diagnosis within 14 days before the start of the booked trip and cannot travel. This is extended to 28 days before the start of the trip if the travelling companion is admitted to hospital with a COVID diagnosis.

A **Travelling Companion** is defined as : A person(s) with whom you have booked to travel or are travelling with on the same booking invoice and without whom your travel plans would be impossible.

Please note that You won't be covered for any COVID claim events occurring within 7 days of the date you purchased insurance, unless the insurance is purchased within 48 hours of booking the trip.

3. I am going travelling to visit a friend / relative next week who lives overseas. I've just been told that they have COVID. Can I cancel my trip?

Yes - there is cover in place if the person you have arranged to stay with receives a COVID diagnosis within 14 days before the start of the booked trip.. This is extended to 28 days before the start of the trip if the person is admitted to hospital with a COVID diagnosis.

Please note that You won't be covered for any COVID claim events occurring within 7 days of the date you purchased insurance, unless the insurance is purchased within 48 hours of booking the trip.

4. An Immediate Relative is hospitalised with COVID and as a result I cannot travel.

There is cancellation cover in place for an insured customer if an Immediate Relative is admitted to hospital with a COVID diagnosis at the time of the trip if it is certified by a Medical Practitioner and follows a medically approved test showing a positive result for COVID.

An Immediate Relative is defined as : spouse or common-law partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted, foster and step-children, and daughter/son-in-law), sibling (including stepsiblings and sister/ brother-in-law), uncle, aunt, niece, nephew, grandparent, grandchild, or fiancé(e).

Please note that You won't be covered for any COVID claim events occurring within 7 days of the date you purchased insurance, unless the insurance is purchased within 48 hours of booking the trip.

AFTER DEPARTURE

1. What happens if I fall ill with COVID abroad and need medical treatment abroad?

Under the Emergency Medical Expenses section, cover is in place for any insured customer who receives a COVID diagnosis while abroad, including emergency medical and hospital charges.

In addition, in the event of a positive diagnosis of COVID abroad, the policy will cover reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000.

Please note cover is only in place provided You have not travelled to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

2. What if I fall ill with Covid-19 abroad and need to be repatriated to Ireland?

Cover is in place for any insured customer who needs to be repatriated to Ireland if they are diagnosed with COVID abroad. This cover is applicable under the Emergency Medical Expenses cover section, provided the insured customer has not travelled to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

3. What happens if I contract the virus whilst abroad (with no symptoms and I incur no Medical Expenses) and are denied boarding due to the positive diagnosis? Am I covered?

Yes, you are covered for cover reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000. This cover only applies provided You have not travelled to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

4. I fell ill with Covid-19 abroad and need to extend my stay as a result of COVID and therefore will incur additional costs. Is there any cover in place?

Yes, you are covered for cover reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000. This cover only applies provided You have not travelled to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

5. One of my travelling party contracts COVID whilst abroad, will the entire travelling party be covered to remain?

No. The policy provides cover for additional travel and accommodation costs up to €2,000 if You are diagnosed with COVID whilst abroad. If it is deemed medically necessary for one person to remain abroad with you then we will also cover these costs within the €2,000 limit.



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MULTIPLE DESTINATIONS / CRUISE



1. My destination (Which has reduced DFA security status) has a layover in a country which the DFA has advised to avoid all but essential travel. Will I still be covered for COVID medical expenses overseas in my end destination?

Yes, the insured customer will still be covered for Overseas COVID medical expenses, if the final destination has a DFA security status that is not avoid all or all but essential travel and as long as the insured customer doesn't leave the airport and that the layover is for less than 24 hours.

So for example, let's say Australia is open for business and has a reduced security status, but the insured customer has to layover in Abu Dhabi. If Abu Dhabi has an 'avoid all but essential travel' status, the insured customer will still be fully covered for COVID related medical expenses as detailed above as long as the layover is less than 24 hours and client remains in the airport.

2. I have booked a multi destination trip. I passed the outbound COVID test but subsequently fail a mid point test. What am I covered for?

- Assuming that the insured customer has not travelled to a destination against the DFA advice, where the security status is avoid all or all but essential travel, then the following cover will apply: Medical and related expenses.
- Curtailment cover for the unused irrecoverable costs, provided you receive a COVID diagnosis within 14 days of the start of the trip or in the case of being admitted to hospital within 28 days of the start of the trip.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000.

Additional costs here mean costs incurred over and above the amount paid by the customer for the trip, as a result of extending your stay. Any other cover paid to the customer for the accommodation/ travel costs (e.g. curtailment cover for unused irrecoverable flight/accommodation costs) will be taken into account when determining additional costs.

For example, If I booked a week in Italy followed a week in Spain, with flights and accommodation costing €1,000 for the Spanish portion of the trip and I caught COVID in Italy and wasn't allowed on the flight to Spain I could claim curtailment for €1,000. If my costs due to having to stay in Italy amounted to €1,200 I would receive back €200 under the cover for reasonable additional costs, subject to the terms and conditions of the policy.

3. I have booked a fly/cruise holiday to Barcelona. What am I covered for if I pass the outbound COVID test but subsequently fail the Pre-entry Cruise test?

Assuming that the insured customer has not travelled to a destination against the DFA advice where the security status is avoid all or all but essential travel, then the following cover applies:

- Medical and related expenses.
- Curtailment cover for the unused irrecoverable accommodation costs

paid for prior to departure, provided you receive a COVID diagnosis within 14 days of the start of the trip or in the case of being admitted to hospital within 28 days of the start of the trip.

- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000. Any curtailment (or other) benefit paid out for travel/accommodation costs will be offset against this benefit to get the additional costs incurred, as outlined in the previous question.

4. I have booked a cruise. What am I covered for if I am diagnosed with COVID whilst on the cruise?

Assuming that the insured customer has not travelled to a destination against the DFA advice (where the security status is avoid all or all but essential travel), then the following cover applies:

- i) Medical and related expenses
- ii) Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking if You must extend Your stay up to the amounts of €2,000.

5. If the client is taken off the cruise ship to a mainland hospital, is there any element of unused portion of the cruise?

Yes, curtailment cover will apply for the unused portion of the cruise if the client is admitted to hospital with a positive COVID diagnosis within 28 days of the start of the trip, subject to the terms and conditions of the policy.

6. If the client is taken off the cruise ship to a mainland hospital, is there any element of unused portion of the cruise?

Yes, curtailment cover will apply for the unused portion of the cruise if the client is admitted to hospital with a positive COVID diagnosis within 28 days of the start of the trip, subject to the terms and conditions of the policy.

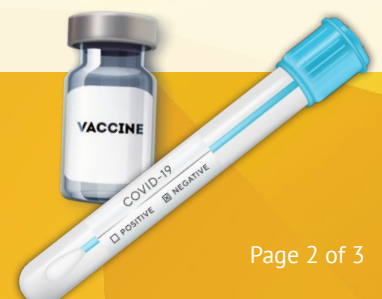
7. If a client catches COVID prior to boarding (but after initial departure from Ireland) is there cover for the unused cruise?

Yes, curtailment cover will apply for the unused portion of the cruise if the client is diagnosed with a positive COVID test within 14 days of the start of the trip, subject to the terms and conditions of the policy.

8. If client is quarantined on the ship as a result of the insured catching COVID, will the quarantine section under cruise cover apply?

No there is a Covid exclusion for all sections of the policy apart from Section 1 (Cancellation) subsections 6 (a)&(b), Section 2 (Curtailment) subsections 3 & 4, and Section 4 (Emergency Medical and Repatriation expenses).

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WHAT IS NOT COVERED UNDER INSURANCE?

1. I am diagnosed with COVID whilst on my trip and have to self-isolate in my accommodation. Am I covered for loss of enjoyment of my trip?

Unfortunately, loss of enjoyment is not covered under this insurance policy.

As well as medical expenses cover detailed above, there is cover if you have to extend your stay due to receiving a positive COVID diagnosis for reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of Your original booking up to the amounts of €2,000. (This cover only applies provided You have not travelled to a country or specific area or event to which the Travel Advice Unit of the Department of Foreign Affairs or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

2. Am I covered for cancellation or curtailment if the security status changes in Ireland and I no longer wish to travel?

There is no cover under the policy in this scenario, however should the tour operator transfer your trip to a later date, we will try to accommodate the transfer of your policy to the new trip date, if no claim is pending.

3. The security status to my destination country has been raised to avoid all but essential travel prior to travel. Am I still insured to travel?

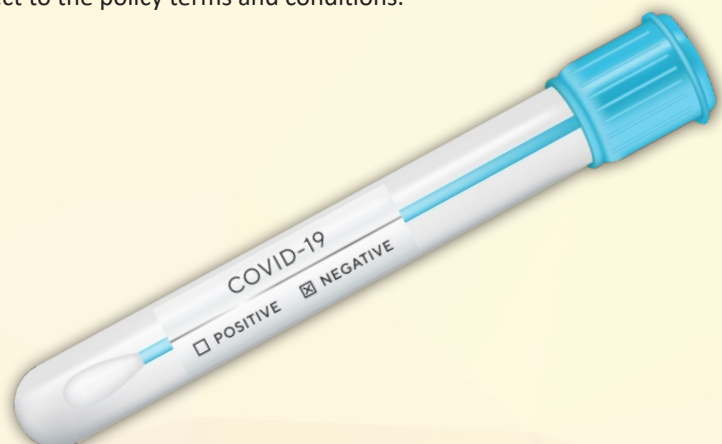
You will still be insured to travel if the destination country has a security status of avoid all or all but essential travel due to COVID only, however you will not be covered for any COVID related claims whilst abroad. If there is a security status of avoid all or all but essential travel for any reason other than COVID then you will not be covered.

4. The security status to my destination country was reduced from avoid all but essential travel prior to my departure but changes while I am overseas. Am I still insured if I am diagnosed with COVID?

If the destination country had a reduced DFA security status when you travelled, you will still be covered for overseas COVID related medical expenses. If you travelled against the Government advice and the DFA status was avoid all or all but essential travel prior to departure, there is no COVID related cover overseas.

5. If I travel to a region where the security status is avoid all or all but essential travel due to COVID only, and an immediate relative is admitted to hospital with a COVID diagnosis in Ireland, will I be covered under the curtailment section?

Yes, curtailment cover would apply in the above scenario, subject to the policy terms and conditions.



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