

A&G COVID 19 UPDATE as at 10/07/2020

All Fairsure policies have COVID medical expenses and cancellation cover in force – this is being included for free into all live policies* *see below and policy wording for full details.*

The Department of Foreign Affairs currently advises against all non-essential travel overseas until further notice. DFA <https://www.dfa.ie/travel/travel-advice/>

The Foreign and Commonwealth Office currently advises British Nationals against all but essential international travel however travel to some countries and territories are currently exempted. [Click here for list of exempted countries and territories](#)

How your Fairsure travel insurance can help:

IMPORTANT NOTE :

We can consider claims for the following scenarios if your client had already bought their policy and booked their trip before:

1. The DFA/FCO's advice changed to 'all but essential travel'
2. The Coronavirus was declared a global Pandemic and considered as a known event
3. 5pm on the 16th March 2020 when the General Exclusion COVID-19 was introduced unless otherwise specified below.

POLICY COVERAGE UNDER SECTION 1, CANCELLATION– Available on all live policies regardless of policy level

You are covered for : You, your travelling companion or any person you have arranged to stay with during **your trip** receiving a diagnosis of Coronavirus Disease (COVID-19) within 14 days of the start of the **trip** or in the case of being admitted to hospital with a Coronavirus Disease (COVID-19) diagnosis within 28 days of the start of the **trip**.

b) **Your close relative** or **close business associate** being admitted to hospital with a Coronavirus Disease (COVID-19) diagnosis at the time of the **trip**.

POLICY COVERAGE UNDER SECTION 5, MEDICAL AND REPATRIATION EXPENSES – Available on all live policies regardless of policy level

There is no exclusion for COVID-19 in the medical expenses section.

POLICY COVERAGE UNDER SECTION 15 - GOVERNMENT TRAVEL ADVICE

Should the Department of Foreign Affairs or the Foreign and Commonwealth Office advise against travel, or all but essential travel, after you have purchased your policy or have booked your trip prior to any of the dates referenced above: **YOU ARE COVERED FOR** (subject to the terms and conditions of the policy):

CANCELLATION

cancellation fees payable by you if you cancel your trip for: a) Your travel and accommodation; b) Your ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets (If you have selected the Platinum or Platinum Plus level of cover)

CURTAILMENT

Your additional travel costs incurred in returning home together with the value of your unused accommodation costs paid for prior to departure. The value of the unused portion of your accommodation costs. (This section will also cover ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets not used by you if you have selected the platinum or Platinum Plus level of cover.)

MISSED DEPARTURE/ CONNECTION

Your necessary additional travel and accommodation expenses that you incur in order to reach your booked destination.

ADDITIONAL EXPENSES

Your additional expenses incurred in respect of travel and accommodation expenses incurred by you as a result of a government travel advice that is the sole cause of an interruption to your pre-booked travel itinerary.

WE WILL PAY:

CANCELLATION

Up to the amount shown in the Schedule of Cover if the cancellation arises as a direct result of government travel advice issued not to travel to your intended destination that is announced within seven days of the pre-booked departure date.

CURTAILMENT

Up to the amount shown in the Schedule of Cover if you have to cut short your trip and have to return home due to events occurring in the country you are visiting as a result of which government travel advice is issued advising you to leave the country for your own safety.

MISSED DEPARTURE/ CONNECTION

Up to the amount shown in the Schedule of Cover for necessary additional travel expenses if your outward or return journey is cancelled as a result of the airline or ferry company on which you are booked to travel, cancelling the service as a direct result of government travel advice.

ADDITIONAL EXPENSES

Up to the amount shown in the Schedule of Cover if you incur additional accommodation expenses or if you incur additional travel expenses if your prebooked return transportation is cancelled or delayed as a result of the airline you are booked to travel on cancelling the service as a direct result of government travel advice.

WE WILL NOT PAY:

1. If the airline or other carrier or tour operator make alternative arrangements to accommodate you or rearrange flights.
2. Claims arising directly or indirectly from a government notice existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
3. Any circumstance known to you before purchasing this insurance or at the time of booking any trip which could reasonably be expected to result in a claim.

PLEASE NOTE – THERE IS ONLY COVER FOR NON REFUNDABLE ELEMENTS.

SUMMARY

In the event that the Department of Foreign Affairs (DFA/FCO) states that, on your date of departure, they advise against "All but essential travel":

- Under Government Travel Advice Section, we will consider cancellation claims within 7 days of your intended date of departure as long as that advice is in place. (Up to €1,250 pp in Gold and Platinum or €2,000 in Platinum Plus.)

Please refer to your policy documentation for details of cover available under your policy.

As always if you are overseas and you need medical assistance because of this event, call our 24hour emergency medical team as soon as possible on 00353 91 501645.

If you are still in the Republic of Ireland or UK and you have not travelled yet, the following rules apply:

- **We will only consider claims where you have been unable to reschedule the trip or obtain a refund. You must first explore all available refunds or rescheduling options before submitting your claim.**

Please note

- You will need to check your policy terms and conditions to see exactly what cover your policy provides and how much you can claim for, as different policy levels vary.
- We can only cover you for the scenarios above if you bought your policy and booked your trip before:
 1. the DFA/FCO's advice changed to 'all but essential travel'
 2. the Coronavirus was declared a global Pandemic and considered as a known event
 3. 5pm on the 16th March 2020 when the General Exclusion for COVID-19 was introduced unless otherwise specified.
- **Please be aware that our travel insurance policies do not provide cover for disinclination to travel. So whilst we sympathise that you may no longer want to travel on your trip, unless the DFA/FCO advise against travel to your intended destination there is no cover for cancelling or cutting short your trip.**
- **Please note, there is no cover under this policy if **You** travel overseas against the advice of the DFA/FCO.**