

Coronavirus – how will it affect your Trip?

Last updated 10th December 2020

Covid19/Coronavirus has been declared a pandemic by the World Health Organisation (WHO) and we know that you will want to understand how your Globelink Travel Insurance will respond.

The circumstances are exceptional and fast moving and we will continue doing all we can to assist and advise customers. We've put together this document to try and answer questions you may have. If you have a query after reading this document, don't hesitate to email us at globelink@globelink.co.uk.

THE POLICY TERMS, CONDITIONS AND ANY COVID-19 COVER THAT MAY APPLY DEPENDS ON THE POLICY TYPE YOU PURCHASED AND WHEN YOU PURCHASED - SO IT'S ESSENTIAL TO KNOW THIS WHEN REVIEWING THIS DOCUMENT.

In many cases we can Pend most policy types where your trip is cancelled by your travel provider, in order to give you the flexibility to travel on a future date. please email globelink@globelink.co.uk.

CURRENT GLOBELINK COVID-19 TERMS IF YOU ARE PURCHASING A POLICY FROM 29TH OCTOBER 2020 ONWARDS CAN BE FOUND [HERE](#)

For more Coronavirus information on Globelink policies purchased prior to 28th Oct 2020, please read on:

Due to the escalation of COVID-19 (Coronavirus), our insurers, along with other UK Travel Insurers at the time, changed their terms - and policies purchased from 16th March 2020 to 2nd July 2020 do not cover claims caused by or resulting from coronavirus*.

***Policy terms changed for POLICIES PURCHASED FROM 3rd July to 28th October 2020:** Globelink successfully agreed with Insurers to reinstate certain Covid-19 cover. Policies purchased from 3rd July to 28th October 2020 INCLUDE Emergency Medical and Repatriation Expenses cover (Policy Section B) while you are away if you contract Covid-19 and need help during your trip. This means if you develop COVID-19 while on holiday, you'll be covered in line with your policy terms, conditions and exclusions, provided that you follow the advice of your local government authority, or for UK residents, the Foreign and Commonwealth Development Office (FCDO), and WHO for your trip. Other events that might be caused by coronavirus, including Cancellations, are not covered on policies issued between 3rd July to 28th October 2020. See below for Policies purchased from 29th October 2020.

POLICIES PURCHASED FROM 29TH OCTOBER 2020: Globelink have agreed enhanced COVID-19 cover with our new insurer to include Cancellation & Curtailment in addition to Emergency Medical & Repatriation Expenses for policies purchased from 29th October 2020. Cancellation cover applies if you receive a positive COVID-19 (Coronavirus) test within 14 days of your trip; and Missed Departure cover if you cannot travel as a result of a failed COVID test, including a failed temperature check at your departure point. This is in addition to emergency medical treatment, repatriation, and Curtailment cover while you are away if you contract COVID-19 on your trip. As long as you are not travelling against your local Government advice: if your Government 'advises' against travel because of COVID (ie: it's not an imposed compulsory restriction / legal prevention of travel), and you still wish to travel – your Insurance remains valid for all insured events under your policy that are NOT COVID related.

Where there is a Government instruction in place advising against travel/or all but essential travel, and you travel in spite of this instruction, then there is no cover under any section of our policies.

If your local government or the FCDO instructs against all but essential travel but you still think your trip is essential, please email us at globelink@globelink.co.uk and we will advise you if we can provide you with insurance.

POLICY TERMS, CONDITIONS AND ANY COVID-19 COVER DEPENDS ON THE POLICY TYPE YOU PURCHASED AND WHEN YOU PURCHASED. WE HAVE AIMED TO SUMMARISE TERMS IN THIS DOCUMENT. IF IN DOUBT PLEASE CONTACT US AT GLOBELINK@GLOBELINK.CO.UK

YOUR PLACE OF RESIDENCE – this advice is relevant for all customers:

If you are a resident of a country currently subject to restrictions on movement or travel imposed by your local Authorities, and you intend to travel while those restrictions apply, there is no COVID cover under your policy – HOWEVER – your policy remains in force and valid for all other events that are NOT COVID related.

YOUR TRAVEL DESTINATION – this advice is relevant for all customers

Be aware of local Government restrictions imposed on travel to or by your intended location. Also check with your TRAVEL PROVIDER, who can advise next steps for your specific trip; if there are restrictions; and any rescheduling / refund options.

On 4 July 2020, the FCDO [announced a list of countries that are exempt](#) from their ongoing advice against all non-essential international travel. This list has since changed so its important in all cases to check current advice on whether there are any restrictions that apply to you in your intended destination. If you live in the EU you should check your Governments advice on travel.

SUMMARY: All Globelink Policies purchased prior to 16th March 2020 and those purchased from 3rd July 2020 cover emergency Medical Expenses if you contract the coronavirus while on your trip (subject to policy terms and conditions).

Globelink Economy, Regular, Globetrekker or J1 Policies purchased prior to 29th October 2020 do not cover cancellation, cutting your trip short (curtailment), or trip disruption due to Coronavirus.

Globelink Comprehensive and Annual Multi Trip Policies purchased prior to 16th March 2020 do cover certain costs in relation to Coronavirus – this document summarises some examples of cover below.

ALL Globelink policies purchased from 29th October 2020 include COVID-19 Cancellation & Curtailment cover as well as Emergency Medical & Repatriation Expenses cover. Cancellation cover applies if you receive a positive COVID-19 (Coronavirus) test within 14 days of your trip; and Missed Departure cover if you cannot travel as a result of a failed COVID test, including a failed temperature check at your departure point. Plus emergency medical, repatriation and Curtailment cover while you are away.

FAQ's FREQUENTLY ASKED QUESTIONS:

How will Coronavirus impact my next trip?

Do your homework – It is a fast moving situation so make an informed decision about your actions - especially if you may have a compromised immune system, are an older traveller/or travelling with older family members whose health may be more vulnerable, or you have a pre-existing medical condition; speak to your travel providers; check your insurance cover and stay abreast of FCDO and local Government advice and we strongly advise that you comply with it.

Check your local Government Authorities advice and for UK residents, the Foreign and Commonwealth Development Office (FCDO) <https://www.gov.uk/browse/abroad/travel-abroad> and the World Health

Organisation (WHO) <https://www.who.int/emergencies/diseases/novel-coronavirus-2019> advice *before* you book your travel destination to avoid all locations that are against their travel advice.

If you have already booked we still recommend you check these websites regularly for updates in case the advice changes or restrictions are imposed for the area you are travelling to or from.

You will not be covered for any COVID related claim if you travel to a destination which your local Government, or for UK residents - the FCDO - has a COVID related travel restriction in place on all, or all but essential travel at the time of booking or travel. ***If your local government or the FCDO advises against all but essential travel but you still think your trip is essential, please email us at globelink@globelink.co.uk and we will advise you if we can provide you with insurance.***

The FCDO website suggests you check the [TravelHealthPro website](#) for advice for travellers on preparing for a trip and reducing risk of exposure to coronavirus.

What if my travel company has cancelled my trip due to Coronavirus.

If your travel company cancels your trip, then they must fully refund your costs or provide alternative options for you.

What if my airline cancelled my flight due to Coronavirus.

The airline must fully refund your flight costs or re-arrange your flight at the earliest opportunity.

If your travel provider does not co-operate, you can also approach your credit card company for them to arrange a refund instead, if you are in the UK, section 75 of the Consumer Credit Act of 1974 provides legal protection.

I am stuck outside my home country because of Coronavirus

If you are stuck away from home because of newly imposed travel restrictions, your first port of call is your travel provider who can advise next steps. It is their primary responsible to get you to your destination.

For Comprehensive or Annual Multi Trip Policy purchased prior to 16th March 2020:

If you need immediate help while away, or you may start to incur additional costs because of trip disruption, contact the Assistance Company, Mayday, on +44 (0)1273 624 661 or operations@maydayassistance.com. They will be able to provide guidance and support in your circumstances. If you are unable to recover any pre-paid costs from any other source, such as your travel provider, you may be covered for certain irrecoverable Cancellation costs in line with the Terms, Conditions and Exclusions of your insurance under Travel Disruption (Force Majeure) of these policy. Contact the Claims Handler your particular circumstances. You must first approach your travel provider for refunds / or rescheduling.

Economy, Regular, Globetrekker or J1 Policies purchased prior to 16th March 2020:

Unfortunately you are not covered for cancellation, cutting your trip short, or trip disruption costs. *However*, in the unlikely event that you cancel your trip prior to travel and are unable to recover any pre-paid costs from your travel provider, and can provide evidence of this, Insurers suggest that you contact the claims handlers who will assess the information available and will consider claims for irrecoverable costs on a case by case, individual merit basis.

All Policies purchased **prior to 16th March 2020 and those purchased from 3rd July 2020 DO**

cover emergency medical expenses (Section B) connected with the coronavirus including *compulsory* quarantine costs, emergency medication supplies, while you are abroad, provided that you have complied with the terms and conditions of the Insurance and you are not travelling against the advice of the your local government, or for UK residents the FCDO, or World Health Organisation (WHO). Always tell the 24 hour Emergency Medical Assistance Service as soon as possible if you suffer injury, illness or disease which requires hospital admission. They will then assist and authorise necessary treatment.

Can I buy Insurance now to cover me for a restricted travel area?

Travel Insurance is intended to cover unforeseen events. The coronavirus is a circumstance known to you. This means should you travel to a country in which your local Government, (for UK residents, the FCDO), advise against certain travel due to COVID, your Insurance **will remain valid for insured events that are not COVID related**. If your local government or the FCDO instructs against all but essential travel but you still think your trip is essential, please email us at globelink@globelink.co.uk

I have a medical condition and I am worried I may be vulnerable if I travel.

If customers have concerns about travelling with an underlying medical condition and want to cancel the trip, this is not covered by the insurance, *however*, Insurers will look at each circumstance on its own merits and we can look to assist you in altering your insurance travel dates on globelink@globelink.co.uk.

Am I covered for the Coronavirus?

ALL Globelink policies purchased **prior to 16th March 2020 and those purchased after 3rd July 2020** provide cover for emergency medical expenses if you contract coronavirus while on your trip, provided that you have complied with the terms and conditions of your Travel Insurance and you are not travelling against the advice of your local government, or for UK residents, the FCDO, or WHO. The policy covers necessary medical expenses as a result of unforeseen injury, illness, disease and/or compulsory quarantine. You must always tell the 24 hour Emergency Medical Assistance Service as soon as possible if you suffer injury, illness or disease which requires hospital admission. They will then assist and authorise necessary treatment.

ALL Globelink policies purchased from 28th October 2020 include COVID-19 Cancellation & Curtailment cover as well as Emergency Medical & Repatriation Expenses cover. Cancellation cover applies if you receive a positive COVID-19 (Coronavirus) test within 14 days of your trip; and Missed Departure cover if you cannot travel as a result of a failed COVID test, including a failed temperature check at your departure point. Plus emergency medical and repatriation cover while you are away.

If I buy insurance for my booked trip and the FCDO LATER advise against travel, am I covered?

If your local government authorities, the FCDO or WHO have advised against all but essential travel to the region you were planning to visit and you booked the trip and purchased insurance **PRIOR to this advice**, you should approach your tour operator, airline, or other travel provider. You may have the option to change your destination to somewhere different, change your trip dates, or obtain a refund. Don't forget to update Globelink of changes in your travel plans.

For Economy, Regular, Globetrekker or J1 Policies purchased before 28th October 2020:

Unfortunately you are not covered for cancellation, cutting your trip short, or trip disruption costs.

For Comprehensive and Annual Multi Trip Policies:

For policies purchased **prior to 16th March 2020**, if you are unable to recover any pre-paid costs from your travel provider, in general terms you should be covered for irrecoverable Cancellation costs in line with the Terms, Conditions and Exclusions of our insurance. This would be covered under the Travel Disruption (Force Majeure) Section of these policy.

Can I buy insurance now for a holiday I have already booked to a restricted travel area?

Travel Insurance is intended to cover unforeseen events. The coronavirus is a circumstance known to you. This means that if you haven't already purchased travel insurance for your trip to China, or other locations where local Authorities, or the FCDO/WHO have now restricted travel, or advised against travel, you can still buy insurance and it will be valid (as long as there is no legally imposed compulsory ban on travel) – but you will **NOT** be covered for COVID related events or claims.

Don't want to travel because of the coronavirus?

We can understand you thinking twice about travelling at the moment. However, if you decide against travel, even though the FCDO have not advised against travel to your chosen location – then you are still able to take your trip. This means that you will not be able to make a claim on your Travel Insurance for lost holiday or cancellation costs due to a disinclination to travel. **You do have the right to cancel and get a full refund up to 14 days from the date you purchase your insurance provided that you haven't travelled (or in the case of Single Trip policies, cover has not already commenced), and no claim has been made.**

We can Pender most policy types where trips are cancelled by your travel provider to give you the flexibility to travel on a future date. If you purchased more than 14 days ago insurers may consider a partial refund depending on your circumstances and policy type. In such cases Insurers **will** retain a percentage of the premium for the Cancellation Benefit that has been in place since you purchased. The premium retained will depend on the length of time the policy has been in place. Please email globelink@globelink.co.uk. There may also be an administration charge if you cancel after the cooling off period.

What if I am put in compulsory quarantine?

All Globelink policies purchased prior to 16th March 2020 and those purchased from 3rd July 2020 cover necessary emergency medical expenses as a result of unforeseen injury, illness, disease *and/or compulsory quarantine*. You must always tell the 24 hour Emergency Medical Assistance Service as soon as possible if you suffer injury, illness or disease which requires hospital admission or compulsory quarantine. They will then assist and authorise necessary costs. *Compulsory quarantine cover is for your own medical condition and does not apply to quarantine restrictions applied by the local authorities*.

Coronavirus aside, we recommend you always check the FCDO & WHO travel advice when choosing your destination and keep an eye after you've booked, as the situation may change. The FCDO & WHO publish country by country health and safety advice that's updated regularly and includes any locations where they advise against travel.

Any more questions email us on globelink@globelink.co.uk or call + 44 (0)1353 699 082.