

Coronavirus – how will it affect your Holidays?

Cases of Coronavirus are spreading increasingly beyond China, with the latest cases in Italy, Iran and South Korea, so how might it impact your next trip - even if you're not going anywhere near China?

If you have purchased (or plan to purchase) Globelink Travel Insurance, we have pulled together answers to questions we've been asked about our insurance and the Coronavirus.

How will Coronavirus impact my next trip?

Do your homework – especially if you may have a compromised immune system, or you are travelling with very young or old family members whose health may be more vulnerable, or you have a pre-existing medical condition; choose destinations carefully; speak to your travel providers; check your insurance cover and stay abreast of FCO and local Government advice and comply with it!

Check the Foreign and Commonwealth Office (FCO) <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. You will not be covered for any claim if you travel to a destination which the FCO or WHO has advised against all or all but essential travel at the time of booking or travel.

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

If I buy insurance now am I covered for the coronavirus?

Travel Insurance is intended to cover unforeseen events. The coronavirus is now a known event. This means that if you haven't already purchased travel insurance for your trip to China, or other locations where the FCO have now advised against travel, you cannot claim for cancelling your trip, or for extra costs you incur because of the coronavirus. See also question below "*Am I covered if I catch the coronavirus while travelling?*"

Want to cancel a trip because of coronavirus? Can you claim to cancel your holiday?

We can understand you thinking twice about travelling at the moment. However, if you decide against travel, even though the FCO 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 Claim on your Travel Insurance for lost holiday or cancellation costs.

What options do you have if you want to cancel your trip?

Globelink policies will cover emergency medical expenses as a result of unforeseen injury, illness, disease and/or compulsory quarantine that occur while you are away. However, health outbreaks like the coronavirus are not covered under other sections of the policy.

If you want to cancel your trip and don't think you'll be covered by your travel insurance, your first port of call should be your travel operator, tour operator, airline, or other travel provider. They will provide advice on your particular booking and what plans they have in place to help. You may have options like changing your destination to somewhere different or changing your trip dates. Don't forget to update Globelink of changes in your travel plans.

Don't leave things to the last minute. Usually the quicker you cancel a travel related booking, the more money you will get refunded.

If the FCO or World Health Organisation (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 28th January 2020 for travel to China or prior to 25th February 2020 for travel to certain regions in Italy, you should first approach your travel provider (tour operator, airline etc) as above for options / possible refunds. Once you have exhausted this process, and you can provide confirmation of this, in the unlikely event that you are unable to recover any pre-paid costs from them, Globelink Insurers have advised that you should submit a claim and this will be assessed and considered in line with the Terms, Conditions and Exclusions of our insurance.

Am I covered if I catch the coronavirus while travelling?

Provided that you have complied with the terms and conditions of your Travel Insurance and you are not travelling against the advice of the FCO, World Health Organisation (WHO), or European Union recognised Government body, then 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.

What if my plane, cruise ship or other transport is denied entry at a port because of coronavirus?

Your Globelink policy would not cover costs that may be incurred resulting from denied entry due to a health outbreak. Your first option would be your carrier, tour operator etc., who may offer options for you. The policy does cover emergency medical expenses (Section B) connected with the coronavirus including *compulsory* quarantine costs 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 FCO, World Health Organisation (WHO), or European Union recognised Government body. 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.

What if I am put in compulsory quarantine?

Usually compulsory quarantine costs are the responsibility of the local authorities who have enforced the quarantine. The ship, hotel or other location where you have been subjected to a compulsory quarantine will usually be responsible for any initial additional costs and they will seek recovery from the local authorities. If you become the subject of a compulsory quarantine while you are away you must tell the 24 hour Emergency Medical Assistance Service as soon as possible. They will then assist and advise regarding costs being incurred.

Can I cancel my insurance if I don't want to travel because of the coronavirus?

You 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. If you purchased your policy more than 14 days ago, please email globelink@globelink.co.uk and we will consider your request to cancel.

Coronavirus aside, we recommend you always check the FCO & WHO travel advice when choosing your destination and keep an eye after you've booked, as the situation may change. The FCO & 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 1353 699 082. Hiring a car? www.globelink.co.uk/collision-damage-waiver-insurance