

Coronavirus – how will it affect your Trip?

Covid19/Coronavirus has now been declared a pandemic by the World Health Organisation (WHO). As a travel insurance provider, we understand that you may have concerns about your Globelink insurance cover and how it will respond.

The current circumstances are exceptional and extremely fast moving and we are doing our best to provide advice to customers. We've put together this document to try and answer questions you may have.

COVER DEPENDS ON THE POLICY TYPE YOU HAVE PURCHASED AND WHEN YOU PURCHASED - SO ITS ESSENTIAL TO KNOW THIS WHEN REVIEWING THIS DOCUMENT.

DUE TO THE ESCALATION OF CORONAVIRUS, OUR INSURERS, ALONG WITH OTHER UK TRAVEL INSURERS, HAVE ADVISED THAT POLICIES PURCHASED FROM 16th MARCH 2020 ONWARDS WILL NOT COVER ANY CLAIM IN ANY WAY CAUSED BY OR RESULTING FROM CORONAVIRUS DISEASE (COVID 19) or SARS-CoV-2. THIS IS A DECISION THAT OTHER INSURERS HAVE ALSO TAKEN.

CUSTOMERS WHO PURCHASED INSURANCE BEFORE 16TH MARCH 2020, SHOULD READ THIS ENTIRE DOCUMENT FOR THE TERMS THAT APPLY TO YOU.

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, do not buy a policy now for travel before restrictions are lifted as cover will not apply.

YOUR TRAVEL DESTINATION – this advice is relevant for all customers

Travel Insurance is intended for 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 - **for example** - China, Italy, or other locations where the FCO, or WHO, or the local Authorities have now restricted travel, or advised against travel, if you purchase insurance cover for your trip **you will not** be covered for cancelling your trip, or for any costs you incur because of the coronavirus.

Be aware of local Government restrictions imposed on travel either to or from your current / or intended location. We understand this is very difficult to keep up with at the moment. In all cases your first port of call is your TRAVEL PROVIDER, who can advise next steps if there are restrictions on your booked trip (rescheduling / refund etc).

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, 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 we strongly advise that you 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.

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 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.

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.

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 what next steps they plan for rescheduling. It is their primary responsibility to get you to your destination. See page 3 also on this question.

If you purchased Globelink Travel Insurance BEFORE 16th MARCH 2020, please read all the information below to understand the cover relating to Coronavirus.

THE TERMS BELOW APPLY TO POLICIES PURCHASED BEFORE 16th MARCH 2020

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

Generally speaking Globelink Economy, Regular, Globetrekker or J1 Policies do not cover cancellation, cutting your trip short (curtailment), or trip disruption due to the Coronavirus, as only specified events are covered.

Globelink Comprehensive and Annual Multi Trip Policies do cover certain costs in relation to Coronavirus – please see below for more info.

Am I covered for the Coronavirus?

ALL Globelink policies purchased **prior to 16th March 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 the FCO, WHO, or European Union recognised Government body. 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.

If the FCO 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.

Globelink Comprehensive and Annual Multi Trip Policies purchased prior to 16th March 2020 do cover certain costs in relation to Coronavirus in other circumstances – please see below for more info.

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

For Economy, Regular, Globetrekker or J1 Policies:

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.

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 section S3 Travel Disruption (Force Majeure) 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 FCO/WHO have now restricted travel, or advised against travel, **you will not** be covered for cancelling your trip, or for any costs you incur because of the coronavirus.

Don't want to travel because of the 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 you trip. This means that you will not be able to make a claim on your Travel Insurance for lost holiday or cancellation costs.

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 if you purchased **prior to 16th March 2020** we suggest you contact Globelink on globelink@globelink.co.uk, or the claims handlers by email claim@rpclaims.com and they will assess your particular circumstances.

I'm stuck away from home / my plane, cruise ship or other transport is denied entry at a port because of coronavirus?

Where you have commenced travel / or are due to travel to a destination and a local Government directive will deny you entry, or apply a compulsory quarantine restriction upon arrival, you should first approach your carrier, tour operator etc to check your options.

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 your pre-paid costs from any other source and can provide evidence of this, you are covered for irrecoverable costs in line with the Terms, Conditions and Exclusions of our insurance. This would be covered under section S3 Travel Disruption (Force Majeure) of the policy. You must obtain evidence of the local government restrictions at the time. In general terms your policy should cover you for irrecoverable costs, however you must first approach your travel provider for refunds / or rescheduling.

Most providers are co-operating and you will need to evidence that you've made contact with them in the event that you need to submit a claim under this insurance.

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 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 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?

All Globelink policies purchased prior to 16th March 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.

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. In these exceptional circumstances we are also considering requests to cancel if you purchased more than 14 days ago. Please email globelink@globelink.co.uk There may be a charge if you cancel after the cooling off period.

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.