

European FCO Travel Advice Extension

PLEASE NOTE: this section of cover will only apply if **you** have paid the required additional premium and it is shown on **your** Validation Certificate.

Amendment to General Exclusion 23

We will agree to delete the reference to “all but essential travel” from General Exclusion 23.

This allows **you** to still travel to destinations where the Foreign & Commonwealth Office (FCO) have advised against “all but essential travel”. However, **you** will not be covered for any claim which relates to the reason why the Foreign & Commonwealth Office (FCO) have advised against all, or all but essential travel.

Additional policy exclusions and limits may still apply to certain situations such as (but not limited to) areas of **war and civil unrest**.

This cover extension does not apply in conjunction with Section 22 COVID-19 cover. No cover will be provided in relation to COVID-19 when travelling against the travel advice issued by the Foreign and Commonwealth Office.

Extended Emergency Medical and Repatriation cover

What is covered:

Cover for Emergency Medical and Repatriation Expenses shall apply as outlined within Section 3a of this **policy**, up to the amount shown on the table of benefits for each **insured person** who suffers sudden and unforeseen **bodily injury**, or illness, or who dies during a trip outside **your home country**.

Extended Evacuation cover

What is covered:

If as a result of an identifiable event, which occurs after **you** have commenced **your** insured **trip**, the Foreign & Commonwealth Office (FCO) change their advice advising all travellers to return to the **United Kingdom**, we will pay **you** up to £1,000 for additional accommodation (room only) and travel expenses necessarily incurred for either:

- a) up to the standard of **your** original booking, if **you** need to move to other accommodation during the **trip** because **you** cannot use **your** booked accommodation; or
- b) to repatriate **you** to **your** home if it becomes necessary to cut short the **trip** (must be authorised by the Emergency Assistance Helpline);

You can only claim under one of subsections a) or b) for the same event, not both.

Special conditions relating to claims – applicable to all sections:

You must:

1. notify the travel agent, tour operator, provider of transport or accommodation as soon as **you** find out it is necessary to alter **your trip** to revalidate (change) **your** tickets or pre-booked accommodation. If **you** fail to do this, our liability shall be restricted to the costs which **we** would have incurred had **you** contacted them at that time.
2. provide (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police, or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. tell the Emergency Assistance Helpline as soon as possible of any circumstances making it necessary for **you** to return home and before any arrangements are made for **your** repatriation.
4. provide (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that **your** booking cannot be revalidated (changed) and that reimbursement has not been and will not be provided.
5. provide (at **your** own expense) written confirmation from the relevant authority, details of any insured event that requires **you** to alter **your** pre-booked travel plans.

What is not covered – applicable to all sections:

1. the excess.
2. claims directly or indirectly as a result of the identifiable event which causes the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) issuing the directive advising against “all travel”, or “all but essential travel”.
3. claims where **you** have travelled to a destination where the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) have issued a directive advising against “all travel” before **you** entered into that country or specific area.
4. claims arising directly or indirectly as a result of or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus.
5. claims where **you** have remained in a destination for a period of more than 72 hours after the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) have issued a directive advising all travellers to leave a country or specific area, or have advised travellers to return to the **United Kingdom**.
6. claims arising directly or indirectly from (but not limited to) **strike or industrial action**, cancellation of **public transport**, a directive prohibiting all travel or all but essential travel, **Terrorist event**, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, snow, hurricane, storm, an outbreak of food poisoning affecting the country or specific area or event to which **you** were travelling to or through or any other event existing or being publicly announced by the date **you** purchased, renewed or extended this insurance, booked or commenced any **trip**, whichever is later.
7. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
8. any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
9. any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
10. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
11. anything mentioned in the General Exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

1. a copy of the travel advice issued by the Foreign & Commonwealth Office (FCO).
2. booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
3. **your** unused travel tickets.
4. written confirmation from the scheduled **public transport** operator (or their handling agents) of details of any alternative transport offered.
5. written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
6. receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.