

Important, Covid-19 Update (3rd August 2020)

This advice is intended to share some thoughts with you. It is therefore important that you always read the full policy document/cover of your chosen insurer to understand the full extent of the cover being provided.

The Westfield product still provides cover throughout this Pandemic.

Whilst the majority of Travel insurers will Exclude claims that May occur due to Covid-19, (including us). Also, most travel insurance policies from other companies Exclude cover **totally**, if you are traveling against the FCO advice. (**Albeit we can still provide cover for you**).

This means that although they say they cover Covid-19 this is only for countries currently within the flight corridor. Please also be aware that some will say if you contract Covid-19 whilst on holiday, but what if you contracted in the UK before you travel and therefore it maybe treated as a pre-existing condition?

In addition, they often exclude cover even after you have purchased the policy if the FCO changes its advice for the countries you are travelling through or indeed your final destination, without the offer of any refund. **Westfield**, will arrange the possibility of changing the dates on their policy up to 18 months from the original issue date or provide a 50% refund of the insurance cost if requiring to cancel due to Covid-19.

We are also concerned as to the many events that can be a spin off from this virus which may affect your holiday which again, whilst other insurers may say they cover COVID-19 related claims in reality this can be misleading as your particular incident may fall outside their scope of actual cover when reading the terms and conditions closely.

In addition, other insurers often require that you have the 'European Health Insurance Card' (EHIC) in place, therefore again meaning that most of their medical claims will be reduced to this very fact as again they will not provide any cover for Medical expenses if you fall foul of this requirement. (**Westfield do not have requirement in their policy**).

We have been able to provide insurance cover to Amber areas such as Sharm (by Air) and Dahab for many years, and also throughout the pandemic and continue to do so. This gives you the peace of mind you can travel to any country even if the FCO's advice is 'Recommending against all but essential travel' we will cover you within our policy, albeit some area's as listed below are excluded such as the type of countries you may not have chosen for your holiday anyway such as:-

'Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iraq, Ivory Coast, Libya, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, Mainland South Sudan, Syria, Ukraine and Yemen (unless declared to and agreed by the Underwriters and the appropriate additional premium paid)'.

Having said all the above you may agree that at this current time for us to cover all countries including COVID-19 claims this would be to greater risk for our insurers at Lloyd's, therefore the policy currently excludes claims made directly or indirectly from Covid-19.

So, in summary please be aware that:

- When other insurers title says, that their product covers COVID-19 it can be very miss leading
- They may **exclude** cover to any country which you may travel too at your will if it's against the recommendation of the FCO. You can check the current FCO advice on the country you are travelling to here. <https://www.gov.uk/guidance/coronavirus-covid-19-countries-and-territories-exempt-from-advice-against-all-but-essential-international-travel>. However, please note the specific Country requirements, as these maybe different from one to another.
- They may not cover **All** circumstances related to COVID-19.
- They may only cover medical expenses if you contract the virus whilst abroad
- They may not give a refund if the FCO update their advice on the country you have booked if the trip is cancelled.
- They may require an EHIC to be in place at all times for European travel.
- They may not cover the cancellation if you are being required to self-isolate on return and this does not fit in with time taken off from your employment.

We hope this information has been helpful and we are happy to discuss further with you as always.