

Important, Covid-19 Update (4th August 2020)

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

The majority of Travel insurers will Exclude claims that may occur due to Covid-19, (including us). As per our previous advice notice dated 16/3/2020 on new and renewed policies issued after the 16/03/2020.

We are also mindful that other insurers may also have many other conditions within their policies which may present itself as a problem to you.

Therefore, please beware of the follow:

- When other insurers product title says, that they cover COVID-19 it can be very miss leading as there are many events that can be a spin off from this virus which may affect your holiday, that are simply outside the scope of the cover they provide.
- They may exclude cover to countries which you may choose to travel too even if it's against the recommendation of the FCO. **(Albeit Westfield can still provide cover for you).**
- They may not cover **All** circumstances related to COVID-19.
- They may only cover medical expenses if you contract the virus whilst **abroad**. But what if you contracted in the **UK** before you travel and therefore it may be treated as a pre-existing condition?
- They may not give a refund of their insurance premium cost if the FCO updates their advice on the country that you have booked which no longer meets the insurers criteria. Meaning their product can no longer cover you at **All** under the circumstances of the new FCO recommendations, but they will still not give a refund of their insurance policy.
- They may not cover the Cancellation of the holiday if the Tour Operator cannot continue to provide their product to you and have to cancel your trip.
- They may require an EHIC to be in place at all times for European travel. **(Westfield do not have requirement in their policy).**
- They may not cover the cancellation if you are being required to self-isolate on return if this does not fit in with time taken off from your employment, or indeed other additional costs incurred.
- They may not cover your ability to travel if restricted by a third party, i.e. Your chosen Airline following their own testing/screening procedures.
- They may not cover you under the cancellation cover if a family member has been diagnosed with COVID-19 meaning you can no longer travel due to quarantine restrictions.

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