

## Enhanced Cover in response to COVID-19

We're pleased to let you know that our travel policies provide you with enhanced cover for claims arising as a consequence of COVID-19.

Before you travel, we've included cover for cancellation due to you falling ill with COVID-19 and being unable to travel.

During your trip, all our policies include cover for any medical claim due to COVID-19 while travelling. We've also included cover for curtailment (if you need to come home early) due to the illness of a close relative due to COVID-19.

Please note that cover is not provided should you travel against FCDO advice.

To highlight what cover is provided for COVID-19 and make this as clear as possible for you, we've included this cover under a separate section of the policy; Section 22: COVID-19 (Section 17 if you have purchased a Backpacker policy). The following summarises the cover provided:

### A. Cancellation,

in the event of:

1. You, Your Relative, a member of Your household or travelling companion or of a friend with whom You had arranged to stay has a diagnosis of COVID-19 within 14 days of your booked departure date, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.
2. You being denied boarding on Your pre-booked outbound travel due to you contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. The Cost of:
  - a. Your unused non-refundable pre-booked travel and accommodation which you have paid or are contracted to pay; and
  - b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which you have paid or are contracted to pay; and
  - c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which you have paid.

### B. Curtailment,

in the event of:

1. Death of Your Relative as a result of COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.
2. You being unable to continue with a pre-booked excursion following Your self isolation as ordered by a relevant Government authority due to contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. Your reasonable additional travel and accommodation expenses which You incur in the Curtailment of Your Insured Journey; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
  - a. Your non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
  - b. Your non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
  - c. Your non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

### C. Emergency Medical and Repatriation Expenses,

in the event of an unforeseen medical emergency during an Insured Journey outside the United Kingdom as a result of You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

Cover is provided for:

1. Emergency medical and repatriation expenses:
  - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take You to hospital; and
  - b. Returning You to the United Kingdom provided this is medically safe and authorised by Us or Our Assistance Company; and
  - c. The cost of a medical escort where this is deemed necessary by Us or Our Assistance Company, in the event of Your emergency repatriation to the United Kingdom; and
2. Reasonable additional travel and accommodation expenses (room only) for You to extend Your stay until You are medically fit to return to the United Kingdom; and
3. Reasonable additional travelling and accommodation expenses to repatriate You to the United Kingdom when You are denied boarding on Your pre-booked return travel due to You contracting COVID-19.
4. Confinement benefit: a benefit payment of £30 for each complete 24 hour period up to £300 where You are ordered into self-isolation in Your holiday accommodation by a relevant Government authority, as a result of You contracting COVID-19.

Conditions and Exclusions do apply to this section of cover and we would suggest you read these carefully together with the general policy conditions and exclusions.

Words with special meanings

**Assistance Company and Helpline**

Our Assistance Company's telephone line for the purpose of dealing with emergency assistance.

**Curtailement**

returning to Your home in the United Kingdom before the trip's scheduled return date.

**Illness**

a sudden, acute and unexpected deterioration in health not caused by Bodily Injury.

**Insured Journey**

a pre-booked Leisure Trip or Business Trip outside of the United Kingdom, started and ended during the Policy Period and which includes a flight or pre-booked overnight accommodation away from Your Home.

**Insured/Insured Person/You/Your**

any person named on the Policy Schedule who is eligible to be insured and for whom premium has been paid.

**We/Us/Our**

ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance SE.

**Medical Practitioner**

a qualified medical physician, not being an Insured Person, Relative, Colleague or any other person travelling with You.

**Relative**

Your spouse or civil partner, or the person with whom You are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé(e) and next of kin, including the same in-law and step-relations).

**United Kingdom**

England, Scotland, Wales, Northern Ireland, the Channel Islands (excluding Guernsey) and the Isle of Man

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