

## COVID-19 Cover

We're pleased to let you know that our travel policies provide you with cover for claims arising as a consequence of COVID-19. You will find below a summary of this cover under the section headed "Cover Included as Standard".

In addition to this inclusive cover you also have the option to increase your level of COVID-19 protection by purchasing our Optional "**COVID-19 Protect Cover**" for travel in Europe.

### Cover Included as Standard

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 Foreign, Commonwealth & Development Office advice (FCDO).

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; **COVID-19**. 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 or having a confirmed temperature above 38 degrees Celsius.

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 or a member of your household living in the United Kingdom contracting COVID-19 as a result of COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius.
2. The hospitalisation as a result of COVID-19 for treatment with mechanical ventilation, of your relative or a member of your household living in the United Kingdom.

In addition, where you are 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.

### Optional COVID-19 Protect Cover

COVID-19 Protect cover specifically insures you and your travels in Europe against additional issues that could arise in relation to COVID-19.

Where the appropriate additional premium has been paid the following cover is provided as summarised below and detailed fully under Section: **Enhanced COVID-19 protect** of the policy.

#### A. Foreign, Commonwealth & Development Office (FCDO)

Your Policy will cover you if you travel against the advice of the Foreign, Commonwealth & Development Office (FCDO) as long as the advice is against all but essential travel solely as a result of COVID-19.

#### B. Cancellation

We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the Table of Benefits, following necessary and unavoidable cancellation of a trip as a result of:

1. You are contacted by a representative of the UK Government's Test and Trace service due to the probability of You having contracted COVID-19, and are instructed to self-isolate for a period of time which prevents You from starting Your Insured Journey using Your pre-booked outward travel.
2. You experience an adverse reaction to the COVID-19 vaccine in the 14 days before Your scheduled departure date and are advised that You are no longer fit to travel by a Medical Practitioner.
3. You, or Your travelling companion are unable to complete Your COVID-19 vaccination course before Your scheduled departure date due to unforeseen illness of You or Your travelling companion.

Conditions and Exclusions do apply to these sections 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.

#### Curtailed

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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