

TRAVEL INSURANCE POLICY - MAIN CHANGES DOCUMENT

We would like to inform you that due to changes in our Terms and Conditions there is a new starttravel.co.uk Travel Insurance policy wording.

This document is a record of the main changes to your Travel Insurance cover for the forthcoming policy period.

For your convenience, we have clearly noted the changes below. We ask you to read through the information below to ensure that the amended policy still meets your demands and needs.

Important Information – Updated Policy Wording

It is important to understand that you will not be covered by this policy if you travel or plan to travel to a destination where the Foreign and Commonwealth Office (FCO) advise against all or all but essential travel.

The Medical Expenses and Repatriation Expenses section of the policy (Section 1 – Page 11) is the only section of cover that will apply to claims relating to coronavirus related disease (including but not limited to COVID-19). This means that emergency medical expenses and costs to return you back home will be covered where you are travelling to a destination where the FCO are not advising against travel and you contract coronavirus overseas. We are unable to provide cover for any coronavirus-related claims under any other section of the policy, regardless of any government advice not to travel or preventing travel, or any change in regulation brought about by coronavirus.

To this extent the following new General Exclusions detailed on page 9, will apply to the policy:

Coronavirus

Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to claims under the Emergency Medical and Repatriation Expenses section.

Epidemic / Pandemic

Any epidemic or pandemic as declared by the World Health Organisation.