

## Covid-19/Coronavirus

With effect from 2<sup>nd</sup> December 2020 the United Kingdom entered its latest stage of national lockdown. This follows advice provided on 5<sup>th</sup> November, which deemed that travel exemptions applied only for those who travelled on behalf of work (that could not be undertaken at home), education or other legally permitted reasons.

From 2<sup>nd</sup> December travel within or outside of the UK is restricted to those that are legally permitted to travel and all travellers must keep up to date with the latest developments for the destinations to be travelled to before commencing any trip.

The Foreign, Commonwealth & Development Office (FCDO) continues to advise against all non-essential international travel to some countries and territories. You should check the FCDO Country page <https://www.gov.uk/foreign-travel-advice> for specific guidance.

- **Will the University/College travel insurance cover me in respect of Covid 19 or SARS-COV-2, or their variants?**

Cover relating to Cancellation, Curtailment, Re-arrangement, Replacement, Missed Departure and Travel Delay has been removed in respect of Countries where:

- i) the Foreign Commonwealth & Development Office (FCDO),
- ii) or, any other comparable body for Insured Persons whose permanent place of residence is not in Britain, e.g. US State Dept.  
<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>
- iii) or, World Health Organisation (WHO), or similar governing body, or,
- iv) any other legally empowered regulatory body or government or local authority

advises against all travel, or advises against all but essential travel, or prevents, or restricts, or denies the Insured Person from travelling.

- The exclusion removes cover where there is advice against travel, or laws / guidance / regulation prevents, restricts or denies travel, at the time that the trip is booked, and
- The exclusion removes the cover if the Insured Person goes ahead with travel when restrictions or regulations are in place, and puts themselves at known risk of curtailment, rearrangement etc.
- All external journey travel involves two or more countries, and as a result there is potential need to consult not only the FCDO, but also WHO or other similar bodies, or governments of another country who may put in place restrictions.

The insurance exclusion wording effective from 1<sup>st</sup> November 2020 Renewal follows:

### **Section B4.1 Cancellation, Curtailment, Rearrangement, Replacement, Missed Departure & Travel Delay Cover Covid-19 Exclusion**

*In respect of any Trip (including where the Operative Time extends to Business and Leisure Travel) booked on or after 1st November 2020 the following Exclusion is added to the Cancellation, Curtailment, Re-arrangement, Replacement, Missed Departure and Travel Delay Insurance Section*

*The Company will not pay*

*any claim which is directly, or indirectly, as a result of, or, is contributed to by, or, is as a consequence of:*

*A. severe acute respiratory syndrome coronavirus 2 (SARS-COV-2) or B. coronavirus disease 2019 (COVID-19) or C. any derivative or mutation of either A. or B.*

*where the Insured Person is arranging or booking to travel to or from, or, is travelling to or from, any country, or, area within a country, where there is any law or guidance or regulation by any of the following:*

*i) the Foreign Commonwealth and Development Office, or, ii) any other similar body for Insured Persons not resident in Britain, or iii) any other legally empowered regulatory body or government or local authority*

*which advises against all travel, or advises against all but essential travel, or prevents, or restricts, or denies the Insured Person from travelling.*

For travellers going abroad, you should check the most up to date advice from the FCDO or the appropriate body. Here is the link to the FCDO website:

<https://www.gov.uk/foreign-travel-advice>. If the FCDO have shown a Country as advising against all but essential international travel and have then exempted that Country and allowed travel, then Cancellation Curtailment, Re-arrangement, Replacement, Missed Departure and Travel Delay will operate, but only where the exemption applies.

Where it is known that the exemption will be lifted and a booking is made before it is implemented, cover will not be in place.

#### **Does this exclusion affect other element of our Travel Policy?**

Other sections of the policy, including emergency medical expenses, are not subject to this exclusion or any other exclusion pertaining to COVID.

#### **Does the exclusion apply to bookings made before 1<sup>st</sup> November 2020?**

The exclusion is not retrospective and does not apply to bookings made before this date. Claims arising from bookings made prior to this date would be subject to the terms and conditions of the policy, which other than for this exclusion, are the same in the 2020/21 period of insurance as in 2019/20.

If a booking made before 1<sup>st</sup> November 2020 is amended on or after this date the amendments to the booking would be subject to the exclusion.

### **How does the Exclusion operate if on a Study Abroad or Long Term Placement?**

If you are a Study Abroad student or a member of staff or student on a long-term placement and you are planning to travel abroad from your placement country the principal source of guidance on whether travel is allowed should be the Government of the country in which you are based. However it is important to understand requirements of destination territories and the FCDO site and WHO site can assist with this

### **Aside from applying Cancellation of the entire trip how else could the exclusion apply?**

The exclusion does not just apply to Cancellation but also to Curtailment, Re-arrangement, Replacement, Missed Departure and Travel Delay and as such it important that travellers not only know whether travel is permissible but also what are the Covid related restrictions of Airlines and other Transport providers in making a journey and of the destination country in respect of testing and quarantining on arrival for example as the exclusion would apply to losses arising from failure to comply with these requirements