

**Endsleigh Insurance Services  
FAQs Covid-19**

**These FAQs are in relation to beneficiaries with any Youth Group group travel insurance policy underwritten by Zurich Insurance plc.**

## **Standard Cover**

**Medical epidemics and pandemics which are declared known events are excluded from standard cover under all sections of your policy other than under Section 2 – Emergency medical and other expenses.**

If you purchased your policy after the World Health Organisation Covid-19 pandemic declaration on 11th March 2020 there is no cover for incidents related to Covid-19 under your policy other than under the emergency medical and other expenses section.

Where cover is provided it may be subject to terms and conditions - please refer to your policy documentation for full details.

### ***What happens if I test positive for Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am hospitalised due to Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am in self isolation due to Covid-19 on the day of my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if a close relative is diagnosed with Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

***What happens if I cannot travel because the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority or the World Health Organisation change their guidance to advise against all travel or all but essential travel?***

There is no cover for any cancellation or curtailment claims arising directly or indirectly from a change in travel advice by the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation.

If you are unable to travel due to a change of FCDO advice and are not intending to make a claim you can cancel your policy and receive a full refund of premium.

There is no cover if you choose to travel to a country or area where the FCDO or equivalent government or national authority, or the World Health Organisation have advised against all travel or all but essential travel.

***What happens if I test positive for Covid-19 whilst on my trip and it is cut short?***

If curtailment of the trip is necessary due to testing positive for Covid-19 and you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

***What happens if I test positive for Covid-19 whilst on my trip and I need medical attention?***

In the first instance you will need to comply with local authority or government guidance.

You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

If you test positive for Covid-19 and fall ill whilst you are on your trip, you will be covered for medical assistance including hospital charges and repatriation.

***What happens if I test positive for Covid-19 whilst on my trip and I am unable to return home as planned?***

In the first instance you will need to comply with local authority or government guidance.

You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

If it is necessary for you to stay beyond your scheduled return date, you will be covered for additional transport and accommodation expenses.

***What happens if I test positive for Covid-19 whilst on a trip and need someone I know to be with me?***

With the prior authorisation of the Emergency Assistance Service, additional transport and / or accommodation expenses for will be covered if it is necessary for a travelling companion to remain with you and escort you home if they are unable to use their return ticket. You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

***What happens if I test positive for Covid-19 whilst on a trip and need someone I know to travel to be with me?***

With the prior authorisation of the Emergency Assistance Service, additional transport and / or accommodation expenses for will be covered if it is necessary for a friend or close relative to travel to be with you. You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

***What happens if a group leader contracts Covid-19 whilst on the trip and their trip is cut short?***

If the group leader has a valid curtailment claim under this policy (purchased prior to the WHO pandemic declaration on 11th March 2020), cover is provided, wherever necessary, for reasonable additional travel and accommodation expenses to enable a replacement group leader to be sent out to their party.

***How do I make a claim or contact the Emergency Assistance Service?***

To make a claim:

Contact the claims team on +44(0) 1202 038 946 available Mon-Fri: 8am to 8pm and Sat: 8am to 4pm

For emergency medical assistance services:

Contact the Emergency Assistance Service on +44(0) 1243 621 058 available 24 hours a day

## **COVID-19 Additional cover for Cancellation and curtailment charges**

*The following only applies if the additional cover has been provided and is for UK residents only.*

Cover is provided should you have to cancel or cut short your trip due to you having been diagnosed with, or tested positive for, Covid-19. Where cover is provided it may be subject to terms and conditions - please refer to your policy documentation for full details.

### ***What happens if I test positive for Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If cancellation of the trip is necessary due to the beneficiary testing positive for Covid-19 within 14 days before the trip is due to commence, the additional cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am hospitalised due to Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If cancellation of the trip is necessary due to the beneficiary being hospitalised due to Covid-19 up to 28 days before the trip is due to commence, the additional cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am in self isolation due to Covid-19 on the day of my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If cancellation of the trip is necessary due to the beneficiary being personally instructed to self-isolate because of having tested positive for Covid-19, the additional cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if a pupil's parent is in self isolation due to Covid-19 on the day of the trip and they need to cancel?***

Cover is only available if cancellation of the trip is necessary due to the pupil being personally instructed to self-isolate because of having tested positive for Covid-19.

### ***What happens if I test positive for Covid-19 whilst on my trip and it is cut short?***

If curtailment of the trip is necessary due to the beneficiary testing positive for Covid-19, the additional cover will reimburse irrecoverable unused travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if a group leader contracts Covid-19 whilst on the trip and their trip is cut short?***

If the group leader has a valid curtailment claim, cover is provided, wherever necessary, for reasonable additional travel and accommodation expenses to enable a replacement group leader to be sent out to their party.

### ***What would happen if the UK went into lockdown?***

There is no cover if at the time you are due to commence your trip if you are not legally able to travel due to a government or regulatory authority advising not to leave home.

***What do I have to provide to make a claim under this additional cover?***

You will need to provide (as appropriate) either

- a certificate issued by a medical practitioner or hospital confirming admission to hospital or diagnosis with Covid-19;
- or
- evidence that you had been instructed by the NHS to be in self isolation at the time your trip is due to commence;
- or
- confirmation from a private sector provider that you had tested positive for Covid-19 and evidence that you had registered the result with the NHS within 24 hours.

***How do I make a claim or contact the Emergency Assistance Service?***

To make a claim:

Contact the claims team on +44(0) 1202 038 946 available Mon-Fri: 8am to 8pm and Sat: 8am to 4pm

For emergency medical assistance services:

Contact the Emergency Assistance Service on +44(0) 1243 621 058 available 24 hours a day