

## IMPORTANT INFORMATION ABOUT COVER FOR COVID-19

This document is intended as a guide and does not form part of your policy. Please ensure you read the full policy wording, your Schedule which is your evidence of cover, and any endorsements to ensure that the cover being offered meets your requirements.

Limited cover is provided for Medical Expenses, Cancellation and Curtailment under the COVID-19 section of the policy. We understand that you will want to know what cover you have in certain circumstances. We have therefore prepared a guide of frequently asked questions which we hope will answer your queries.

If the answer to your query is not included below please contact our customer services on [info@planetearthinsurance.co.uk](mailto:info@planetearthinsurance.co.uk), who will be able to help you.

Please note items identified as 'covered' are subject to your policy terms and conditions and benefit limits set out in your policy. It is not a guarantee that your claim will be paid.

There is no cover under your policy for losses insured or guaranteed by any other existing protection, specifically The Package Travel and Linked Travel Arrangement Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under the Consumer Credit Act, or any other specific legislation for transport or travel providers.

Cover for Cancellation and Curtailment is only for your proportion of prepaid transport, accommodation & additional travel expenses booked before you go on your trip, that you cannot recover from any other source.

Before You Start Your Trip	
Scenario	Cover Stance (All claims are subject to terms and conditions and applicable excesses)
You fall ill with COVID-19 before you are due to travel	<b>Covered.</b> Provided you test positive within 14 days of your trip starting and did not buy this policy after receiving a certificate from a Medical Practitioner, following a medically approved test, confirming a positive result for Covid-19 within 14 days of travel.
A relative* falls ill with COVID-19	<b>Covered.</b> Provided they test positive within 14 days of your trip starting and did not buy this policy after receiving a certificate from a Medical Practitioner, following a medically approved test, confirming a positive result within 14 days of travel.
Someone you are due to stay with falls ill from COVID-19	<b>Covered.</b> Provided they test positive within 14 days of your trip starting and did not buy this policy after receiving a certificate from a Medical Practitioner, following a medically approved test, confirming a positive result within 14 days of travel.
Your travelling companion falls ill from COVID-19	<b>Covered.</b> Provided your travelling companion tests positive within 14 days of your trip starting and you did not buy this policy after your travel companion received a certificate from a Medical Practitioner, following a medically approved test, confirming a positive result within 14 days of travel.
A relative*dies from COVID-19	<b>Covered.</b> Subject to the death occurring within 14 days of your intended departure.

<p>Someone you are due to stay with dies from COVID-19</p>	<p><b>Covered.</b> Subject to the death occurring within 14 days of your intended departure.</p>
<p>Your travelling companion dies from COVID-19</p>	<p><b>Covered.</b> Subject to the death occurring within 14 days of your intended departure.</p>
<p>The area where you live or where you are departing on your trip from is locked down</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>
<p>You no longer want to travel because you are concerned you may catch COVID-19</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>
<p>The Foreign and Commonwealth Office advise against travelling to your intended destination due to COVID-19</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>
<p>You are contacted under the track and trace initiative and advised to self-isolate</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>
<p>Your GP advises you not to travel due to COVID-19</p>	<p><b>Not Covered.</b> Unless your GP issues a certificate confirming that, following a medically approved test, you have contracted COVID-19 and advise you against travelling, within 14 days of your trip starting.</p>
<p>The government introduces compulsory quarantine for travellers coming back from your intended destination and you no longer want to travel</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>
<p>A letter advising you or anyone you are due to travel with or stay with, to shield</p>	<p><b>Not covered.</b> We suggest you try to rearrange your trip. Please contact us to discuss altering your insurance. Changing your insurance may be subject to additional premium and may require the underwriters' approval</p>

After Your Trip Has Started.	
Scenario	Cover Stance
You are not allowed to board your transportation at your outward departure point because you have showed signs of having COVID-19 and you miss your flight	<b>Covered.</b> You can claim unused travel and accommodation costs, provided that you receive a certificate from a Medical Practitioner, following a medically approved test, confirming a positive COVID-19 result.
During your trip abroad you fall ill with COVID-19 and you are hospitalised.	<b>Covered.</b> You can claim for any medical expenses you incur while abroad subject to you providing a medical certificate, issued by a medical professional, confirming that, following a medically approved test, you had been diagnosed with Covid-19 which resulted in you being hospitalised.
During your trip you fall ill with COVID-19 and you require a medical escort to help you home	<b>Covered.</b> We will pay to return you to the UK with a medical escort if deemed medically necessary by the local doctor and with the approval of our Assistance Helpline Medical Service.
You are not allowed to board your transportation back to the UK because you have showed signs of having COVID-19 and you miss your flight	<b>Covered.</b> If you test positive, you will be able to claim for your unused travel and accommodation expenses.
While on your trip a relative* dies from COVID-19 back in the UK	<b>Covered.</b> We will pay for additional travel and accommodation costs incurred in curtailing your trip, and a pro-rata refund of the outstanding unused portion of your holiday.
The Foreign and Commonwealth Office advise against travel to your destination during your trip and advise UK nationals to return to the UK	<b>Not Covered.</b> We suggest you contact your travel and accommodation providers to see if they can help get you back to the UK
The area you are staying in is locked down by the government on the instruction of local government or public health officials	<b>Not Covered.</b> There is no cover for actions taken by a local government or public health officials
You are held in compulsory quarantine in your holiday accommodation on the instruction of local government or a public health official	<b>Not Covered.</b> There is no cover for actions taken by local government or public health officials
While you are on Holiday there is a spike in local cases, and you wish to cut short your holiday	<b>Not Covered.</b> There is no cover in this instance
You arrive at your destination to find all nationals from the UK must quarantine for 14 days on arrival and you wish to cut your trip short	<b>Not Covered.</b> There is no cover if the instruction to quarantine comes from a local government or public health officials.

\* Relative: Your spouse, or the person whom you have been cohabiting with for more than 6 months, mother, father, step-parent, legal guardian, brother, sister, son, daughter, grandmother, grandfather, grandchild, relation in law or fiancé(e).