



Coronavirus (COVID-19) Web Q&A's

Coronavirus (COVID-19) has been classed as a pandemic – it is no longer viewed as an unforeseen event.

AXA PPP healthcare travel insurance will not cover any cancellation claims in relation to coronavirus (COVID-19) for either UK based or international trips booked or if travel insurance was purchased after 9am on 14th March 2020. This is because COVID-19 was something members would have known about prior to booking a holiday or purchasing travel insurance.

<https://www.gov.uk/foreign-travel-advice>

I have an upcoming trip

I am unable to travel due to the most recent update from the government. What should I do?

You should first ask your airline or travel provider to postpone your trip or arrange a refund, this applies for trips abroad and if you have 2 or more nights pre-booked accommodation in the UK. If you are unable to get a refund through these channels your credit card or debit card provider may be able to provide a refund. Once this is done, you can contact us for any unrecovered costs.

The advice was issued by the Foreign & Commonwealth Office (FCO) on the 17 March 2020 and remains in place.

What cover is there if I have a trip booked in the UK?

If you have 2 or more nights pre-booked accommodation within the UK, so long as government guidelines remains essential travel only, and if you are unable to obtain a refund from any other source, then you can contact us for unrecovered costs.

If I postpone my trip or change my destination will my insurance still cover me?

If your transport provider or tour operator moves your trip destination or dates due to COVID-19, then we will class your original booking date as your booking date, therefore this will not be classed as a newly booked trip. You will need to ensure that your policy is renewed, with the appropriate level of cover, if the new trip dates are after your travel plan renews.

If your trip is cancelled and you book a new or alternative trip, then your policy will not cover cancellation related to Coronavirus. Please also remember that the general rules regarding FCO advice and travel restrictions will continue to apply.

I am due to make my next payment on my holiday, should I make the payment?

If your holiday balance is due or your next instalment is due then you need to speak to your provider, as your contract of payment is with them.



Can I make a claim on my travel insurance if my operator is only offering to reschedule trips or provide a voucher rather than a refund?

Your travel insurance is there to protect you if you are not due a refund from your operator. If your flight or holiday has been cancelled, you are due a full refund; however, we understand some companies are providing these through rescheduling, vouchers or credit notes. If you are unhappy with these options then you need to speak to your operator.

I am currently on a trip

I am abroad and my flight back has been cancelled. What should I do?

Please follow the FCO advice above and contact your airline or tour operator. You may have to book another plane, train, coach or boat yourself. Your cover will depend on what level of cover you have chosen, as our plans have different monetary amounts payable in the event of cancellation.

Am I covered if I contract COVID-19 on holiday?

If you become ill while outside the UK, your travel insurance covers your medical expenses abroad (subject to the limits of our travel policy) – unless you travelled to a location the FCO advised against.

If I'm in quarantine, self-isolation or lockdown in a hotel, do I have to pay for the room?

If you are confined to your hotel or accommodation, for more than 72 hours, we will pay for the room, up to the policy limit. If you paid in advance for excursions or activities that you cannot do because of your quarantine, self-isolation or lock down provided they were pre-paid and booked at least 24 hours before you departed for your holiday (as per your tickets) we will pay for these as well.

Due to the unprecedented circumstances you may find yourself in we will, as a gesture of goodwill, pay a contribution of £25 per person, per day, towards food for the time you remain in quarantine, self-isolation or lockdown.

If I'm in quarantine, self-isolation or lockdown and need to stay longer than expected at my holiday destination. What do I do?

If you have to stay longer because of quarantine, self-isolation or lockdown, we will pay the additional costs of your accommodation so long as this is of the same standard as you originally booked.

If you are not able to make your scheduled flight, and you are not able to re-book another plane, train, coach or boat then we will cover you for an alternative flight, of the same standard as you originally booked, to get you home.



PPP HEALTHCARE

What if due to quarantine, self-isolation or lockdown I need to stay longer than my maximum trip length?

If you are in quarantine, self-isolation or lock down and as a result of this will go over your maximum trip length, the automatic extension rule would apply, and we would continue to provide cover for you, until such time as you are allowed and able to return home.

I'm thinking of booking a trip – will I be covered for COVID-19

If you book a new trip after 9am 14th March 2020, you will not be covered for any cancellation costs due to COVID-19.

The coronavirus exclusion only applies to cancellation claims. We will continue to provide cover for medical costs if a member should become ill due to COVID-19, unless you have travelled against FCO advice.

I need to make a claim

Have you contacted your package holiday provider?

It is the responsibility of your tour operator to provide refunds on trips they have cancelled.

If not a package holiday, have you contacted your flight/accommodation provider?

The transport provider cancelled your travel arrangement; they have an obligation to refund your costs. Alternatively, credit card and debit card may be able to provide a refund if the service you have paid for has not been provided. You must seek a refund on all costs.

Can I put a hold/cancel on my travel insurance?

If you have stand-alone travel cover and wish to discuss the options available to you please call us.

I'm looking to buy travel insurance – will I be covered for COVID-19

We are currently not selling travel insurance for new members.

How should I contact you?

Our customer service team can be contacted on 01892 504444, we are experiencing a high volume of calls at this time and doing all that we can to minimise the impact to our customers and to ensure staff well-being.