



# Insurance FAQs

## Medical and Emergency Travel Expenses, Including COVID

### Is COVID covered?

All coronaviruses and any subsequent variant/mutation are covered by the policy.

### Does the insurance policy cover individual cancellations due to contracting COVID pre-travel?

Full cancellation cover is included for the individual if they:

- receive a positive COVID test up to 14 days before the trip is due to commence; or
- are instructed to isolate by NHS Track and Trace, either directly or via the app, up to 14 days before the trip is due to commence; or
- are hospitalised with COVID up to 28 days before the trip is due to commence.

### If an insured person has a positive COVID test result on day 25 before the trip, are they covered?

If the individual is hospitalised due to COVID during the 28-day period preceding the trip starting (when the individual leaves their home to begin the journey), then full cancellation cover is in place for any non-recoverable costs.

### If an insured person has a positive COVID test result on day 12 before the trip, are they covered?

If the individual tests positive for COVID during the 14-day period preceding the trip starting (when the individual leaves their home to begin the journey), then full cancellation cover is in place for any non-recoverable costs.

### If an individual tests positive on a UK trip, what cover do they have?

There is no Medical and Emergency Travel Expenses cover available for those who are travelling within their country of domicile, i.e. a UK-based Group to UK Activity Centre or France-based Group to French Activity Centre.

### If someone becomes ill whilst they are away, what is the process to follow?

In an emergency always dial 999 or the equivalent. Following a 999 call, or for non-life-threatening situations, the medical assistance company should be called as soon as practicable. They will manage the process and make sure the insured person is in the most appropriate facility. They are available 24/7 year round.

### If one or more individuals test positive for COVID when abroad, what happens regarding cover for a teacher having to stay with them? Is there cover for parents/guardians flying out?

Accommodation and Travel Expenses are covered up to £10,000. Once a journey has begun, positive COVID tests are treated as a “medical diagnosis” and so cover will be provided (asymptomatic or not) under the Medical and Emergency Travel Expenses section, which will include a teacher staying with them, medical costs, extended accommodation, sustenance and repatriation. A parent/guardian, or replacement teacher, may be covered for travel if the adult in ‘loco parentis’ receives a positive COVID test result, or if an individual is seriously ill.

If individuals contract COVID whilst abroad where would they self-isolate? How will they get home? Who would organise this? Will the insurance cover this?

If an Insured Person contracts COVID, i.e. medical diagnosis / positive test, whilst abroad, under the Medical Expenses section, the policy would provide cover for reasonable costs in relation to the individuals additional accommodation and travel expenses, including a rearranged return flight. Local authorities will dictate where they need to isolate. The medical assistance company will organise everything else.

If we are required to quarantine in the resort, are any of the excursions that are in the itinerary covered?

Excursions are not covered, only travel and accommodation.

Do you need to be notified of any pre-existing medical conditions for under/over 18's?

Nothing needs to be declared, but an individual cannot travel against the advice of a medical practitioner.

If a PCR test is mandatory to meet the claim conditions, is the cost of the PCR test subsequently included in a successful cancellation claim?

No, you must provide all certificates, information and evidence that is required at your own expense.

Is the Insured Person covered if the destination country requires them to isolate, even when the individual doesn't have a positive COVID test?

In the event that an individual is instructed to isolate by anybody except for NHS Track and Trace (either via the app or directly), then there is no cover at any time for quarantine or additional accommodation costs and any other costs resulting from the isolation instruction. Please note that this applies both within the UK and any other territory overseas.

If an individual has not been vaccinated against COVID are they covered by the insurance?

The insurance policy with Aviva does not require individuals to be vaccinated or to have had a specific vaccine, be that covid or any other vaccine for any other disease e.g. Yellow Fever. However, if a country requires the individuals to have had a certain vaccine to enter, then there will be no cover under the policy at any time should the traveller fail to fulfil the entry requirement.

Does the policy provide cover if I have a terminal illness?

In the event that you have been diagnosed with a terminal illness, regardless of prognosis or life expectancy, the Aviva policy cannot provide cover at any time. We recommend that you source specialist travel cover for those who have a terminal illness.

## International Travellers

When does cover commence for international travellers? Are they covered for transport, that they have booked themselves, to and from the UK?

Cover commences from time the Insured Person leaves home or school and ends when they get back to home or school, whichever occurs first.



## Personal Belongings and Documents

### Are electronic items covered?

Electronic gadgets are specifically excluded, as the items should be insured under home/contents insurance.

### Is cover for lost Documents e.g. passports and travel documents (including student documents to re-enter the UK) included?

Yes, cover is up to £1,500 per person and includes accommodation, sustenance, additional travel and documents etc.

### What evidence is required in the event that my luggage is lost or stolen?

We recommend that you ensure you retain receipts of your items. If these are unavailable then Aviva will likely require photos of the items being worn / used, in addition we recommend taking a photo of your luggage inside the packed case to evidence what luggage you were taking. Aviva will also require a statement from an independent third party, preferably the local police but Aviva are comfortable with a statement/report being provided by the hotel manager / coach driver ensuring the loss has been reported within the duration of the trip.

## Cancellation, Curtailment or Change of Itinerary

### What is the excess amount?

The excess is £25 per person, or £50 per person for winter sports.

### Does 'Death in Family' cover extend to parents/grandparents/guardians?

We do not define, but any death that forces an insured person to cancel or curtail is acceptable.

### If a family member or an individual is diagnosed with a serious medical condition, and they no longer want to travel, are they covered?

Yes, if a serious illness forces a person to cancel or curtail, they can make a claim.

### Are mental health problems covered?

Yes, anxiety, depression and other mental health issues are all covered. There are no medical exclusions, apart from travelling against the advice of a medical practitioner.

### Are individuals covered for cancellation due to armed forces relocation?

If the parent/guardian of an Insured Person is a member of HM Forces and is moved base by HM Forces, resulting in the Insured Person having to change school and therefore unable to undertake the Insured Journey, cancellation cover will apply.

### Are refugees covered if cancelling due to relocation?

Yes, relocation is covered in the cancellation section.



The policy mentions an aggregate limit of £50,000 being increased to £100,000 for cancellation – but the cancellation limit in the schedule is £5,000 per claim, could you explain this?

The limit of £5,000 is per person, with the limit per group being £100,000. The £100,000 aggregate cancellation limit is refreshed for each group visit.

Are the cost of Visas covered under a successful cancellation claim?

Yes, Visas are covered as they are a part of the trip and are non-recoverable.

If our country of origin or destination country goes into lockdown before we travel, are we covered?

If your country, or the country you are travelling to, goes into lockdown in advance of the journey commencing, then there is no cover at any time under the insurance policy.

If a member of my group contracts an illness e.g., COVID, on a UK based trip, and must curtail the trip, will this be covered by the policy?

Yes, this would be covered under the curtailment section of the policy.

If we book a flight or accommodation-only with you, does the insurance cover us for the days we are away or just the element of the trip we have booked with you?

As the policy is for the benefit of the individual traveller, the policy would provide cover for the entire journey, as long as some aspect of the booking was made through us, be that flights or accommodation-only.

If there is a lock down in the country we have travelled to after arrival, would hotel fees and rebooking the flights be covered if we were unable to leave when planned?

As during the original lockdown in Italy, it would be the responsibility of the UK Government to repatriate individuals should a country be placed into lockdown. The insurance policy would not provide cover for additional travel and accommodation costs should a country be moved into lockdown.

What evidence would I need to be able to claim 'Disruptive Pupil' cover?

We would require a report from staff as evidence. We ask that teachers follow the guidelines for behaviour and discipline in schools, issued by their government education department (Department for Education, Education Scotland, Department for Education and Skills or Department of Education NI).

## Activities and Excursions

Are there any activities that are excluded?

All activities available to book with us are covered by your insurance policy. There may be other reasons why we cannot include an activity in the itinerary, please speak to your Tour Organiser.

Are we covered if our itinerary is interrupted and certain activities cannot be operated?

If a significant part of your package cannot be performed due to severe weather, this would be covered under Package Travel Regulations and we would refund the costs.