

# Covid-19 Information

## Travel-related questions & answers

- 1. If your customer is now buying a new travel policy, or already has an existing contract and is booking a new trip, does it cover coronavirus?**
  - If your customer now buys a new policy, it **will not cover** any travel cancellation or interruption related to the Coronavirus.
  - If your customer already has an existing contract and books a new trip after March 24, the current terms and conditions will continue to apply to cancel that trip, or for any disruption your customer faces. We will no longer consider files where there is a negative travel advice for trips booked after 24 March 2020.
  - Of course, we continue to cover medical costs for all other medical matters in a country or region where there is no negative travel advice. The coronavirus exclusion only applies to cancellation or travel interruption claims.
- 2. The local government (= the foreign government of the country where your customer resides) advises not to travel to the desired destination. What should you do?**
  - Your customer should contact the airline or travel agent to postpone the trip, get a voucher or arrange for a refund. Only then can your customer claim the travel insurance. This is for non-refundable costs and if the trip is booked (or the policy has been purchased) before March 24, 2020.
  - Please note: If the local authority discourages the trip, your customer is not covered if he or she chooses to travel.
- 3. Your customer is abroad and his return trip has been cancelled. What should your customer do?**
  - If your customer has booked a package holiday, the tour operator must provide alternative transport.
  - If your customer is an independent traveller (without intervention of a travel agency):
    - the customer should contact the airline to reschedule the flight or arrange for a refund.
    - it may be that the customer has to book another plane, train, bus or boat. If the travel interruption cover is included, your customer may use our travel insurance to recover some of the costs (for example, if your customer needs to extend his or her accommodation to a new return date). The exact coverage depends on the policy, its limits and the reimbursement by the transport company.
- 4. Your customer will travel to a sporting event/concert/amusement park or other event, but this has been cancelled or closed due to the coronavirus. Can the trip be cancelled?**
  - There is no cover to cancel a trip if the event is no longer taking place.
- 5. Is your customer covered if he is infected with the coronavirus during a vacation?**
  - If your customer falls ill on holiday, travel insurance covers medical costs abroad. Unless the customer travelled to the location when there was already a negative travel advice from the government where your customer is residing.
  - In case of contamination, your customer should contact us immediately so that we can help and support you as best we can

**6. If your customer is quarantined in a hotel or can't leave the region, should your customer pay for the room?**

- If the customer stays at the hotel for at least 48 hours on medical prescription, we pay the room up to the policy limit. And if your customer has paid in advance for excursions or activities, which he cannot attend due to the quarantine, we pay up to a certain amount if this is provided for in the contract.

**7. What if your customer misses a flight because of the quarantine?**

- If the airline or travel agent cannot book the customer on a later flight, we cover an alternative flight.