

CEDARTREE - Our Response to COVID-19

We have worked hard to ensure our customers have received the best possible protection before and during their travels through the COVID-19 pandemic, including being amongst the first in the travel insurance industry to launch COVID-19 cancellation and medical cover in June 2020.

What does this mean for our customers?

For all customers

We have added additional COVID cover at no cost, for example:

- You fall ill with COVID-19 or are required to self isolate and are unable to travel
- You are denied boarding at the airport due to detected symptoms of COVID-19
- You fall ill with COVID-19 abroad and require medical treatment or repatriation to the UK
- You fall ill with COVID-19 abroad and you need to extend your stay as a result of Coronavirus, incurring additional costs (including cancelled excursions).
- You need to curtail your trip as a close relative has passed away from COVID-19

Terms and Conditions apply. A full list of additional cover can be viewed at:

https://www.cedartreeinsurance.com/coronavirus_cover.php

For customers who purchased prior to the pandemic declaration (up to 13/03/2020)

- For Single Trip policyholders we have provided our customers the ability to move their travel date back up to a year from their original travel date with an additional 14 day grace period at no cost.
- For Single trip policyholders who did not have a future trip planned we have alternatively offered a 50% refund outside of the normal refund window (where no refund is normally provided) so long as they have not travelled or claimed under the policy, and contacted us within 45 days of the expiry of their policy.
- For Annual Multi-Trip policyholders we have provided an additional 3 months free cover at renewal.

For customers who purchased after the pandemic declaration (from their original travel date)

- We have provided our customers with the ability to either move travel dates back up to a year, with an additional 14 day grace period (for Single Trip policies), or an additional 3 months free at renewal (for Annual Multi Trip customers)

Did You Know...?

At Cedar Tree, we want to treat our customers as fairly as possible. So, unlike some of our competitors, we have not charged an admin fee for any refunds or date changes.



On average our Single Trip customers enjoy 21 days of Cancellation Cover and 9 days of Travel Cover. While Travel on average makes up only 30% of the duration of cover we balanced this against the frequency and severity of claims in deciding to offer a 50% refund where no refund would normally be due.

By moving policies back a year for customers at no additional cost we have increased the average Cancellation Cover risk from 21 days to 253 days, a 1205% increase in risk at no additional cost.



By offering 3 months free additional cover for Annual Multi-Trip customers and combining this with our renewal discount our customers save 32% on their policy cost compared to purchasing a new policy (increasing to up to 37% for Club Members).

Award-winning Travel Insurance

At Cedar Tree, we are proud to be able to offer you award-winning, 5-star rated travel insurance that is flexible for your needs.

