

## AXA COVER DIRECTIVE Coronavirus 26/02/2020 v4

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### Overview

A new Chinese coronavirus, a cousin of the SARS virus, has infected hundreds since the outbreak began in Wuhan, China, in December.

Since the original cases in China the virus has spread to many other countries. For a map detailing impact please see:  
<https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

Some products sold by us do not include cover to cancel a trip if a regulatory authority has advised against travel to that area. We have taken the decision to allow any policy to cover cancellation due to regulatory advice for any trips due to depart on or before 30/04/2020. We will reassess this date at regular intervals.

Please be aware all claims are subject to validation. Any policy, trip or expense purchased to an area which is already suffering an outbreak and/or has regulatory advice in place at the time of purchasing of the policy then claims will not be considered.

### CUSTOMER FAQs

#### Cancelling your trip

##### **Am I covered to cancel my trip?**

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » You should contact your claims team for claims consideration if –
  - » You are due to travel to an area where regulatory body has advised against travel to and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.
  - » You are unable to commence your trip due to a compulsory quarantine or a regulatory authority advising you not to leave your home. Or the area you are due to travel to is 'locked down' due to quarantine.
  - » You have a pre-existing medical condition and a medical practitioner has advised you not to travel due to a risk to your health.
  - » You are due to travel to an area where you will need to self-isolate upon return.
- » If you are due to travel to an area where no regulatory body has advised to cancel, then no cover is in place for disinclination to travel.

##### **Am I covered to cancel my trip to an area where no regulatory advice exists?**

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » If you are due to travel to an area where no regulatory body has advised to cancel, then no cover is in place for disinclination to travel.

#### Ending your trip early

##### **Am I covered to cut short my trip and am I covered for additional costs I pay to return home?**

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs.
- » Where you are on a trip and regulatory advice changes to advise against travel and you have costs that will not be covered by your tour operator or transport provider and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.

#### During a trip

##### **What if the hotel or area I am staying in gets quarantined and I am unable to return as planned?**

- » You should speak to your tour operator or transport and accommodation provider in the first instance for a refund of costs and/or additional costs incurred.
- » Where you have been subject to compulsory quarantine whilst on a trip and you can provide written evidence detailing this and any refunds you have received, please contact the claims team for consideration.

### FAQ's

#### **Q- I'm no longer travelling; can I have a refund on my travel insurance?**

A- If you have purchased a single trip policy and are no longer travelling and have not made a claim and not intending to make a claim, for example you have received full refunds, then we will give a 50% refund on your policy.

#### **Q- I am now travelling to an alternative country am I still covered by my insurance?**

A-To ensure we are still able to provide cover to your amended destination please contact our sales team to update your policy.

**Useful links:**

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

<https://www.nytimes.com/interactive/2020/world/asia/china-wuhan-coronavirus-maps.html>

<https://www.who.int/health-topics/coronavirus>

**Should you have any further questions, please contact us on 0203 137 7922.**