

## TRAVEL PLUS POLICIES ISSUED ON OR BEFORE 21ST JANUARY 2020

### If you are due to travel to China you should:

- Speak to your tour operator, travel agent or air carrier.
- Regularly review the FCO website for updates: <https://www.gov.uk/foreign-travel-advice> and follow the advice given (we cannot cover travel against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation).
- Note that we do not cover claims arising from the following (as confirmed under the 'Exclusions which apply to the whole policy'):

*We will not pay for claims which are in any way related to:*

*You are travelling to a country or area against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation.*

### **Cancellation & Cutting short your trip**

This type of event is unfortunately not covered across the travel insurance industry. This is because most policies have the following exclusion relating to cancellation or cutting short your trip 'Your unwillingness to travel'.

We would advise travellers who have booked package holidays to a destination affected by the viral outbreak and looking to cancel their trip or amend their travel plans to contact their travel agent or tour operator in the first instance. If you are not able to amend your trip details and have a medical justification for having to cancel your trip, we would be happy to discuss your situation on a case-by-case basis.

If you have purchased a **Premier or Premier Plus policy** you may be able to claim for cancellation or cutting short your trip under 'Extended journey disruption' due to changes in FCO advice. We would ask that you check your specific policy wording for more information on this.

### **Amendments to your Insurance**

If you are offered an alternative destination and / or dates from your travel agent, we are pleased to advise that we will amend your insurance policy to fit the new trip, providing the new trip is for the same duration and to the same location or geographical area. Please call the customer service team as shown in your policy wording.

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**Travel Plus**

**Premium Refunds (Single Trip only cover)**

If you are unable to move the trip to an alternative destination and your travel agent or tour operator offers a refund, we are happy to offer a full refund of premium on the understanding that no claim is to be made against the policy.

**For those policies purchased on or after 22nd January 2020** or if you are considering buying a new Travel Plus insurance policy for a trip to those areas affected by coronavirus please note that we cannot provide cover for:

- Travel against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation.
- Any claim due to circumstances known to you at the start date of your cover or at the time of booking a trip (whichever is later).