



# Aviva Private Clients

Updated Travel FAQs



September 2021

# Coronavirus Latest

Under the terms of the policy it is essential you check the FCDO [Foreign, Commonwealth and Development Office](#) website for your destination before you book a trip. FCDO travel advice sets out Covid-19 guidance and support and other risks that you may face if you travel abroad. Advice is under constant review and for travel to some countries and territories the FCDO continues to advise against all non-essential international travel. Countries have different entry requirements, for example, you may require a negative Covid-19 test or proof of vaccination and some are still refusing entry. There may also be a requirement for you to quarantine on arrival or return.

Stay up-to-date with the latest UK Government [foreign travel advice](#).

## Red, Amber & Green Traffic light system for return to the UK

It is essential that you check the entry requirements for return to the UK - the Traffic light system. [England, Wales, Scotland and Northern Ireland](#) have slightly different rules and you need to be aware of the rules that apply to you.

# FCDO and Traffic light questions

## Will I be covered to travel to a country if FCDO advice against travel is in place?

Yes. Your cover remains in place if you decide to travel against FCDO advice, providing you follow the advice of the local authorities. You won't be covered if the FCDO advice was in place at the time you left the UK and you decide to come home early because of this advice. Please see links above for the latest advice. This is subject to the policy terms and exclusions.

Please check your [policy documents](#).

## Will I be covered to travel to a country on the red, amber or green watchlist?

Yes. Your cover remains in place if you decide to travel to a country on the red, amber or green watchlist, providing you follow the advice of the local authorities. You won't be covered if the FCDO advice against travel was in place at the time you left the UK and you decide to come home early because of this advice. Please see links above for the latest advice. This is subject to the policy terms and exclusions.

## If there are border closures at my destination and I need to cancel my trip, will I be covered?

Your travel provider should be able to help with this, so it's a good idea to have a chat with them first.

However, if you are unable to reschedule your trip, you are able to make a claim in the 31 days leading up to your trip, providing there were no entry restrictions, or FCDO advice against travel in place at the time of booking the trip.

## Am I covered to cancel my trip if the country I am travelling to changes from the green list to the green watch list or amber and red lists?

The policy does not cover changes to the traffic lights. You should first contact your travel or accommodation provider to discuss your options. However, in view of the changing circumstances, if you cannot travel because of the quarantine restrictions and are unable to reschedule, please contact us to see if we can consider your claim. We will not consider your claim if the traffic light quarantine restriction, entry restrictions or FCDO advice against travel were in place at the time you booked your trip.

# Quarantine and Self-Isolations

## **If the country I am in goes onto the red list unexpectedly, will you cover costs for hotel quarantine on return to the UK?**

Yes, we will cover hotel quarantine costs on return to the UK, as long as the country was not already on a green / amber watch list about to be changed to red, and there was no FCDO advice against travel in place at the time you left the UK.

## **If I get Covid-19 or I'm advised to self-isolate before I travel, am I covered?**

Yes, you're covered for cancelling your trip. Please also read question 2 under the [Covid-19 and Vaccination section](#).

## **If I'm advised to self-isolate while I'm on a UK holiday, am I covered?**

Yes, as long as you have not travelled against local government lockdown/restrictions you are covered for additional charges for accommodation and travel costs if you have to stay after the date you were due to return home, up to the limits shown in your policy documents.

## **Am I covered if I'm unexpectedly quarantined at an airport and can't continue my trip because of a medical assessment, temperature check or test result?**

Yes, if you unexpectedly have to quarantine, we will cover additional travel and accommodation costs to enable everyone insured under the policy to return home, providing a return trip was booked. We'll also pay costs for accommodation you haven't been able to use.

Please check the entry requirements to your destination before you book your trip as you will not be covered if you are unable to meet the entry requirements which are in place when you book.

## **If I'm advised to self-isolate while I'm abroad, am I covered?**

Yes, you're covered for emergency medical treatment and additional charges for accommodation and travel costs if you have to stay after the date you were due to return home, up to the limits shown in your policy documents.

# Covid-19 and Vaccinations

## Am I covered for medical treatment if I catch Covid-19 whilst abroad?

Yes, you will be covered for emergency medical treatment abroad. Please also read question 2 below.

## Am I covered if I can't travel because I haven't received my Covid-19 vaccinations?

There is no cover under the policy if you can't travel because you've not had the Covid-19 vaccinations. You should contact your travel provider to see if you can reschedule your trip. If you booked your trip before vaccination was a requirement and you cannot reschedule, then get in touch with our Claims department and we will consider your circumstances.

Please check the UK quarantine requirements for your return home (traffic light system) and the entry requirements to your destination on the FCDO website before you book your trip. You will not be covered if these requirements are in place when you book.

## I've previously been diagnosed with Covid-19. Do I need to tell you and how will this affect my cover?

Cover will depend on the severity of your symptoms and if you have received any advice, medication, or treatment. You should check the 'Your Health' section of your policy booklet to find out what you need to tell us. You must disclose medical conditions as stated in the [policy terms and conditions](#).

# Proof of cover

## My tour operator has asked me to provide proof of insurance, where can I get this?

If you have been asked to provide proof of insurance to your tour operator or cruise provider, and require written confirmation, your policy schedule and policy wording contain all the required information. Your policy wording can be found [here](#).

# Refunds

## If I cancel my travel policy, can I get a refund?

The terms and conditions on your policy don't normally allow you to get a refund if you cancel before the end of your policy. Due to the current exceptional circumstances, we may consider a refund of the days remaining on your policy.

However, if you've made a claim or think you may need to make a claim in this policy year, you won't be eligible for a refund on your policy.

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