

AWP

- **Will my policy cover medical treatment for the Coronavirus if I become unwell on my trip and will my return home be covered?**

If you become unwell during your trip as a result of the coronavirus you would be covered as normal under the medical expenses section of the policy. This is provided you have not travelled against FCO advice.

- **Will my policy cover me if I cancel my trip due to the Coronavirus?**

If you become unwell in the UK and need to cancel due to the coronavirus meaning you aren't fit to travel you would be covered under the Cancelling Your Trip section of the policy subject to the usual terms and conditions.

There is no cover for cancelling because you don't want to go because of the coronavirus.

Cover is provided for cancellation if the FCO advise against all or all but essential travel to the destination you have booked, after you booked and purchased your travel insurance (whichever is later), if you cannot recover the costs from your airline or travel provider.

- **Am I covered if I am quarantined during my trip?**

There is generally no cover under the policy if you become quarantined. However, if you subsequently become ill with the coronavirus there is cover provided under the Medical and other expenses section of the policy. Again, this is provided you have not travelled against FCO advice.

The only cover provided is if you are travelling on a Cruise and have purchased the optional Cruise cover extension. If you have paid the required additional premium for this cover and it is shown on your schedule, you can make a claim for the policy Stateroom/Cabin Confinement benefit in the event you are quarantined/confined to your cabin by the ship's medical officer. Any claim will be subject to the usual terms and conditions.