

Corona Virus Exclusion:

Your policy terms and conditions include the following additional general exclusions: We will not cover any claims caused by or relating to Coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these. Nor will we cover any claims relating to any fear or threat concerning these viruses. This additional general exclusion applies to all sections of cover. In the event of a conflict between this general exclusion and any other term in your policy terms and conditions, this general exclusion takes precedence.

Period of Insurance

Please note: - if, due to unexpected circumstances beyond your control and included in the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days at no extra charge. If the reason you cannot finish your holiday is linked to coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these, we will still extend your cover for up to 30 days at no extra charge. However, we will only cover claims that are not related to COVID-19 and SARS-COV-2, all other general exclusions will continue to apply.

Cancellation or Curtailment

Where the specified peril covers claims arising from your illness, your family's illness, or being under quarantine:

Please note no cover is provided in relation to Cancellation Point 1 and Curtailment Point 1A , if they occur as a result of coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARS-COV2) or any mutation or variation of these.

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