

## IMPORTANT INFORMATION ABOUT COVER FOR SPECIFIC CORONAVIRUS RELATED EVENTS

Please refer to the policy wording for definitions and full terms and conditions to ensure the cover we offer meets your needs.

This policy provides cover for Coronavirus related claims if:

- You are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with your medical practitioner), or you were medically unable to have the vaccinations as evidenced by your medical records; and
- You are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic.

If you meet both of these requirements your Co-op Travel Insurance travel insurance policy will provide cover under the following sections:

### Section 1 - Cancellation

If you need to cancel your trip because you, an immediate relative or a member of your travelling party are:

- Medically diagnosed with Coronavirus within 14-days of your planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or
- In quarantine on the date you are due to commence your trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.

### Section 2 - Curtailment

If you need to curtail your trip and return to your home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.

## Section 6 - Medical emergency expenses

If during your trip you contract Coronavirus and you need medical treatment.

If you have to extend your trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

### Please note the following:

- The Conditions, General exclusions and section specific Conditions still apply.
- Cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. Co-op Travel Insurance do not provide any cover for you being unwilling to travel.
- In the event of a claim, we will require a copy of the positive Coronavirus test result that you received from a registered medical practitioner or independent authority (e.g., private provider), or if the claim relates to your being quarantined on the orders of a treating medical practitioner, we will require written proof of this.
- A Positive Lateral Flow test (or a picture of a positive lateral flow test) without supporting evidence or certification is not sufficient proof of claim.

### Travelling to a country or area against Foreign Commonwealth and Development Office/World Health Organisation Advice.

If you are travelling to a country or area where the FCDO/ WHO advise against all or all but essential travel, due to Coronavirus:

- Your policy will provide cover for claims that are not caused by or related to Coronavirus, including Emergency Medical Costs, Baggage, Passports, Money and Personal Accident claims, as usual during your trip (subject to policy terms conditions and exclusions).
- Your policy will not provide cover for any claim caused by or related to Coronavirus.