



## **A&G COVID 19 UPDATE as at 01/04/2020**

The Department of Foreign Affairs currently advises against all non-essential travel overseas until further notice. The advice is likely to extend beyond this date.

DFA <https://www.dfa.ie/travel/travel-advice/>

The Foreign and Commonwealth Office also advise against all but essential international travel. There is currently no expiry date to this advice.

FCO <https://www.gov.uk/foreign-travel-advice>

### **How your Fairsure travel insurance can help:**

#### **IMPORTANT NOTE :**

We can consider claims for the following scenarios if your client had already bought their policy and booked their trip before:

1. The DFA/FCO's advice changed to 'all but essential travel'
2. The Coronavirus was declared a global Pandemic and considered as a known event
3. 5pm on the 16<sup>th</sup> March 2020 when the General Exclusion COVID-19 was introduced.

#### **POLICY COVERAGE UNDER SECTION 15 - GOVERNMENT TRAVEL ADVICE**

Should the Department of Foreign Affairs or the Foreign and Commonwealth Office advise against travel, or all but essential travel, after you have purchased your policy or have booked your trip prior to any of the dates referenced above: **YOU ARE COVERED FOR** (subject to the terms and conditions of the policy):

#### **CANCELLATION**

Cancellation fees payable by you if you cancel your trip for: a) Your travel and accommodation; b) Your ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets (If you have selected the Platinum or Platinum Plus level of cover)

#### **CURTAILMENT**

Your additional travel costs incurred in returning home together with the value of your unused accommodation costs paid for prior to departure. The value of the unused portion of your accommodation costs. (This section will also cover ski hire, ski school, lift passes, prepaid green fees, prepaid match tickets and prepaid concert tickets not used by you if you have selected the platinum or Platinum Plus level of cover.)

#### **MISSED DEPARTURE/ CONNECTION**

Your necessary additional travel and accommodation expenses that you incur in order to reach your booked destination.

#### **ADDITIONAL EXPENSES**

Your additional expenses incurred in respect of travel and accommodation expenses incurred by you as a result of a government travel advice that is the sole cause of an interruption to your pre-booked travel itinerary.

#### **WE WILL PAY:**

#### **CANCELLATION**

Up to the amount shown in the Schedule of Cover if the cancellation arises as a direct result of government travel advice issued not to travel to your intended destination that is announced within seven days of the pre-booked departure date.

## **CURTAILMENT**

Up to the amount shown in the Schedule of Cover if you have to cut short your trip and have to return home due to events occurring in the country you are visiting as a result of which government travel advice is issued advising you to leave the country for your own safety.

## **MISSED DEPARTURE/ CONNECTION**

Up to the amount shown in the Schedule of Cover for necessary additional travel expenses if your outward or return journey is cancelled as a result of the airline or ferry company on which you are booked to travel, cancelling the service as a direct result of government travel advice.

## **ADDITIONAL EXPENSES**

Up to the amount shown in the Schedule of Cover if you incur additional accommodation expenses or if you incur additional travel expenses if your prebooked return transportation is cancelled or delayed as a result of the airline you are booked to travel on cancelling the service as a direct result of government travel advice.

## **WE WILL NOT PAY:**

1. If the airline or other carrier or tour operator make alternative arrangements to accommodate you or rearrange flights.
2. Claims arising directly or indirectly from a government notice existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
3. Any circumstance known to you before purchasing this insurance or at the time of booking any trip which could reasonably be expected to result in a claim.

## **SUMMARY**

In the event that the Department of Foreign Affairs (DFA/FCO) states that, on your date of departure, they advise against "All but essential travel":

- Under Government Travel Advice Section, we will consider cancellation claims within 7 days of your intended date of departure as long as that advice is in place. (Up to €1,250 pp in Gold and Platinum or €2,000 in Platinum Plus.)

Please refer to your policy documentation for details of cover available under your policy.

As always if you are overseas and you need medical assistance because of this event, call our 24hour emergency medical team as soon as possible on 00353 91 501645.

If you are still in the Republic of Ireland or UK and you have not travelled yet, the following rules apply:

- We will only consider claims where you have been unable to reschedule the trip or obtain a refund. You must first explore all available refunds or rescheduling options before submitting your claim.

Please note

- You will need to check your policy terms and conditions to see exactly what cover your policy provides and how much you can claim for, as different policy levels vary.
- We can only cover you for the scenarios above if you bought your policy and booked your trip before:
  1. the DFA/FCO's advice changed to 'all but essential travel'
  2. the Coronavirus was declared a global Pandemic and considered as a known event
  3. 5pm on the 16<sup>th</sup> March 2020 when the General Exclusion for COVID-19 was introduced.
- Please be aware that our travel insurance policies do not provide cover for disinclination to travel. So whilst we sympathise that you may no longer want to travel on your trip, unless the DFA/FCO advise against travel to your intended destination there is no cover for cancelling or cutting short your trip.
- If you are stuck overseas and you are unable to return to the Republic of Ireland, your existing policy will automatically extend in line with the terms and conditions for up to 30 days to cover you until you are reasonably able to return home.

**COVID-19 FAQ**  
**Updated 01/04/2020**

***Please note, should there be a conflict between the information contained in the FAQ's and the policy wording – the policy wording terms and conditions will apply.***

**1. If I'm away and need medical attention due to Coronavirus, will I be covered?**

We would advise all customers to heed the advice of the Department of Foreign Affairs. You will not be covered under any section of the policy if you travel to a country or specific area to which the DFA or FCO has advised the public not to travel. In the event that you deem your travel as essential travel and proceed with your travel arrangements no section of the policy will apply in respect of any claim arising from circumstances known to you at the time you travel including advice to avoid all but essential travel. All other claims will be considered subject to the usual terms and conditions

For policies bought on or after 5pm 16<sup>th</sup> March 2020, no cover whatsoever applies in relation to COVID-19 or Severe Acute Respiratory Syndrome Coronavirus (SARS-COV-2) or any mutation or variation of these. This exclusion applies to all sections of the policy.

**2. What if the airline cancels my flight?**

In the event of your flight being cancelled by the airline, there is a requirement that the airline offers you a choice between:

- Rerouting as soon as possible
- Rerouting at a later date at your convenience
- A refund

**3. I am in an area covered by a DFA/FCO or FCO alert. Can I make a claim if I curtail my trip?**

If your policy includes Government Travel Advice cover we will cover you for your unused travel, accommodation, school and university fees abroad (including ski hire, ski school and lift passes not used by you in respect to Winter Sports if you have purchased the Platinum level of cover).

Your policy will also provide cover if you incur additional accommodation expenses or if you incur additional travel expenses if your pre-booked return transportation is cancelled or delayed as a result of the airline you are booked to travel on cancelling the service as a direct result of government travel advice.

In the first instance you must approach your travel provider to enquire if alternative arrangements can be made as we are unable to consider claims if the airline or other carrier or tour operator make alternative arrangements to accommodate you or rearrange flights.

If you have purchased your policy after 5pm on the 16th March 2020 or after the Coronavirus was declared a global Pandemic and considered as a known event you will not be able to claim.

**4. What if I contract the Coronavirus while abroad?**

Keep in contact with local Government authorities, contact a local medical practitioner, and call our medical emergency assistance team on the contact number noted below.

If you have purchased your policy after 5pm on the 16th March 2020 or after the Coronavirus was declared a global Pandemic and considered as a known event you will not be able to claim.

## **5. The DFA/FCO is advising against travel to my destination. If I go, am I covered?**

We would advise all customers to heed the advice of the Department of Foreign Affairs / FCO. You will not be covered under any section of the policy if you travel to a country or specific area to which the DFA or FCO has advised the public not to travel. In the event that you deem your travel as essential travel and proceed with your travel arrangements no section of the policy will apply in respect of any claim arising from circumstances known to you at the time you travel including advice to avoid all but essential travel. All other claims will be considered subject to the usual terms and conditions.

## **6. My flight isn't cancelled, but I don't want to travel. Can I get a refund for my flight and pre-booked accommodation?**

Reluctance to travel is not an insured peril on your policy.

## **7. What about flights and pre-booked accommodation if my flight is cancelled due to advice from the DFA/FCO?**

If you hold Government Travel Advice cover, you will be able to claim for cancellation if you have purchased your policy before 5pm on the 16th March 2020 or before the Coronavirus was declared a global Pandemic and considered as a known event.

We will only consider claims where you have been unable to reschedule the trip or obtain a refund. You must first explore all available refunds or rescheduling options before submitting your claim. If a credit note has been issued for use at a future date, this is considered a rescheduled trip.

## **8. I have already booked and paid for flights, but the DFA/FCO has since issued a travel warning against my destination. Am I covered if I cancel and don't fly, even if the flight is not cancelled?**

If the DFA/FCO issues an "Avoid non-essential travel" or "Do not Travel" advice and your policy includes Government Travel Advice cover, you may be able to claim if the airline or other carrier or tour operator cannot make alternative arrangements to accommodate you or rearrange flights. If you have purchased your policy after 5pm on the 16th March 2020 or after the Coronavirus was declared a global Pandemic and considered as a known event you will not be able to claim.

## **9. If I am quarantined while abroad, will my policy cover my loss of income?**

There is no cover for loss of income under this policy.

However, in the event that you are medically unable to return home as planned your policy will provide cover for reasonable and necessary costs for additional accommodation and travelling expenses (Economy Class unless agreed by the Emergency Assistance Service) if it is necessary to remain beyond your scheduled return date.

In circumstances where the original accommodation was being provided complimentary through friends or relatives we would not be able to consider any extension of this arrangement on a commercial basis.

## **10. I would like to speak to someone about my travel insurance. How can I contact MAPFRE ASSISTANCE?**

We are experiencing unusually high call volumes. Priority will be given to customers who are already abroad or traveling in the near future. Feel free to contact us on the below contact numbers:

**If your query is in relation to a claim:**

Please review your travel insurance policy wording to make sure that what you are claiming for is covered. Then telephone Our Claims Helpline on **Tel: 00353 91 501645** Email : **traveldept@mapfre.com** to obtain a claim form, giving your name and policy number, and brief details of your claim.

**If you are abroad, and you need medical assistance:**

Please call our Medical Emergency Assistance team on  
**ROI (091) 501645 / UK (028) 956 80133 / Email : traveldept@mapfre.com**

**If your query is in relation to the sale of a policy:**

Please call our Sales Team on +353 (1) 874 8458

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