

## TRAVEL INSURANCE FAQs

To give you that additional peace of mind when you travel with us, our new Travel Insurance policy now includes cover for COVID-related issues. Applying to both single and annual policies with no additional premium charged, you can travel with confidence on a Headwater holiday. Simply request Travel Insurance with COVID cover at the time of booking with your friendly Headwater representative. If you have any further questions regarding our new Travel Insurance with COVID cover, please read the following FAQ questions.

1. **Am I covered if I decide to travel against FCO advice?**  
No, you will not be covered if you travel anywhere that is contrary to FCO advice.
2. **Does my policy cover me if I am diagnosed with Coronavirus whilst travelling overseas?**  
Yes, all necessary medical emergency and associated expenses will be covered.
3. **One member of my family travelling with me is diagnosed with Coronavirus and is subject to compulsory quarantine by the treating doctor – are we all covered for any additional accommodation and travel costs incurred?**  
Yes, provided you are all insured with us and are all subject to quarantine. You must be able to provide medical evidence from the treating doctor or local authority to confirm the quarantine order.
4. **Am I covered for cancellation if I am diagnosed with Coronavirus before I travel?**  
If you are diagnosed with Coronavirus and cannot travel, cancellation cover would apply so long as your GP confirms the diagnosis and the fact that you are not able to travel.
5. **Am I covered if denied boarding by my airline due to temperature check?**  
The policy provides cover for cancellation so long as you are formally diagnosed with an illness that on medical grounds prevents travel and is supported by a medical certificate from your GP.
6. **Are the cost of my visas covered if I have to cancel due to being diagnosed with Coronavirus and therefore unable to travel?**  
In the event of a valid cancellation claim, the cancellation section will reimburse irrecoverable costs incurred including visas which only cover the period of your cancelled trip.
7. **Am I covered for cancellation should the UK be locked down again?**  
No, in the event that the UK is ordered to 'Lockdown' again there would be no cover under the insurance in respect of Cancellation claims.
8. **Am I covered if the country I am travelling in goes into lockdown?**  
No, there would be no cover for any costs (accommodation/travel) incurred in the event of the country you are travelling in being locked down.
9. **What if I am travelling overseas and am instructed to quarantine or self-isolate?**  
You would be covered for any additional accommodation or travel expenses provided you can produce medical evidence that you have either been diagnosed with Coronavirus or directly exposed to someone with Coronavirus.
10. **What if I arrive at my destination, and am refused entry due to a high temperature and am forced into isolation for 14 days?**  
There is quarantine cover under the Medical Expenses section of the policy for any necessary medical expenses as well as any additional travel or accommodation costs.
11. **I am travelling with family – one member contracts (or is suspected of contracting) Coronavirus. The whole family has to self-isolate for 14 days – will additional accommodation/flight costs to return home be covered?**  
There is quarantine cover for all insured persons under the Medical section, which includes cover for additional accommodation and flights.
12. **A close relative has contracted Coronavirus, so I am unable to travel. Am I covered for cancellation or curtailment?**  
The policy will provide cover in the event a close relative is diagnosed as having Coronavirus and is seriously ill, which on medical grounds will require your presence. This will need to be certified by their GP.
13. **I arrive at my holiday destination and I am instructed by the local authorities to self-isolate in my hotel, but I have pre-booked and paid for excursions, what am I covered for?**  
Your insurance will cover the cost of any additional accommodation incurred whilst you are subject to quarantine based on your individual symptoms or suspected exposure to COVID-19 but will not refund any pre-booked accommodation costs if these have been used. With regard to any unused pre-booked and paid for excursions, provided that these are non-refundable, your insurance will reimburse these costs – less the standard policy excess and subject to you being able to provide documentary evidence to support the instruction to quarantine from either the Government, public authority of the country you are in or the treating doctor.
14. **What if I book to travel to a country where the FCO advise against travel on the date of booking? If official FCO advice doesn't change and I need to cancel, am I covered?**  
No, there would be no cover if you book knowing that the FCO advice is against all but essential travel and the FCO continued to advise against travel on the date of departure.  
  
Correct at time of publication.  
Please refer to your policy documents for latest information.  
  
To discuss your cover, please contact us on **01606 369 791**  
  
Policy documents can be viewed online at [headwater.com/uk/book/insurance](https://www.headwater.com/uk/book/insurance)