

## Insurance FAQs

*A policy is purchased from Zurich insurance providers, for Oxford Summer School students, when they pay the deposit on their course or programme.*

*Effective from 4.27pm on 11th March 2020, Coronavirus (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event.*

*All policies sold after this time **will not cover any claims under the 'Cancellation or curtailment charges' section due to Coronavirus (Covid-19).***

*The following applies if your policy was purchase **before** 4.27pm 11<sup>th</sup> March 2020:*

### **If I am already abroad and my return home has been delayed, will my policy continue to provide cover?**

If you have symptoms of Coronavirus or have been diagnosed with the condition, your cover will be automatically extended without any charge for the period of the delay up to a maximum of 30 days.

If you have been quarantined to your accommodation, but not diagnosed with Coronavirus your cover will be automatically extended without any charge for the period of the delay up to a maximum of 14 days.

If your journey home has been delayed for reasons outside of your control, your cover will be automatically extended without any charge for the period of the delay up to a maximum of 14 days.

### **If I am already abroad, can I make a claim for medical expenses or to curtail my trip?**

If you have symptoms of Coronavirus or have been diagnosed with the condition, or have fallen ill, you (or someone on your behalf) must contact the 24 hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".

If you are currently travelling in a region or country that the Foreign and Commonwealth Office has now advised against travelling to, there is **no cover for curtailment of the trip** under the policy. **Cover will remain in place** for emergency medical expenses as a result of coronavirus and all other standard policy cover will remain in force for the duration of your trip, provided you arrived **before** the advice was issued. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

If you are currently travelling in a region or country where the Foreign and Commonwealth Office has not advised against travelling to, but you concerned about contracting Coronavirus, there is no cover for curtailment of your trip. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

If you have been quarantined to your accommodation but have not been diagnosed with Coronavirus and you will miss your transport home, there is **no cover under your policy**. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

**If I am already abroad and my return home has been delayed, will my policy continue to provide cover?**

If you have symptoms of Coronavirus or have been diagnosed with the condition, your cover will be automatically extended without any charge for the period of the delay up to a maximum of 30 days.

If you have been quarantined to your accommodation, but not been diagnosed with Coronavirus, your cover will be automatically extended without any charge for the period of the delay up to a maximum of 14 days.

If your journey home has been delayed for reasons outside of your control, your cover will be automatically extended without any charge for the period of the delay up to a maximum of 14 days.

**If I haven't travelled yet, can I make a claim to cancel my trip?**

YES, if:

You are due to travel and have symptoms of Coronavirus or have been diagnosed with the condition.

You are due to travel and a close relative has symptoms of Coronavirus or has been diagnosed with the condition.

You are unable to travel due to compulsory quarantine by a medical practitioner advising me not to leave my home.

Your child is due to go on a school trip, but staff member(s) have been placed in compulsory quarantine by a medical practitioner and the trip can no longer go ahead.

You are unable to travel because you work in the armed forces, police, nursing or ambulance services and your annual leave has been cancelled for operational reasons.

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. Alternatively, you can contact your credit card provider to recover costs if the trip was paid for via this means.

If you purchased your policy (course) prior to 4.27pm on 11<sup>th</sup> March 2020 and have any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

**I haven't travelled yet but still intend to do so, am I covered?**

If you travel to a country or area that the FCO or equivalent government or national authority, or the World Health Organisation has advised against travel, your trip will not be covered under the policy.

**The policy does not cover cancellation for the following events:**

Travel to a country or region that the Foreign and Commonwealth Office or equivalent government or national authority, or the World Health Organisation has advised against travelling to.

Airline cancelling your flight due to the Coronavirus, but the Foreign and Commonwealth Office has not advised against travel to that country or region.

Your visa has been suspended due to the Coronavirus and you are unable to travel as planned.

You are unable to travel due to a regulatory authority advising you not to leave my home i.e. "lock down".

You have voluntarily chosen to "self-isolate" without orders from a medical practitioner and you are unwilling to travel.

Your child is due to go on a school trip, but the school has closed following government advice.

You are disinclined to travel due to concerns / fear around Coronavirus.

You are due to travel to an area where you will need to self-isolate upon return.

You are due to travel, but the main purpose of the trip was to attend an event that has now been cancelled or visit an attraction that is now closed.

You should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. Alternatively, you can contact your credit card provider to recover costs if the trip was paid for via this means.

Regularly review the FCO website for updates: <https://www.gov.uk/foreign-travel-advice> and follow the advice given.