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Insurance advice regarding Coronavirus (COVID-19)

Understandably, we are receiving a large number of queries in connection with the global spread of Coronavirus (COVID-19). We thought it might be helpful to address the most common of these queries in an email but do please get in touch with us if you would like any further guidance.

What if I travel to a country or a region against government advice?

The Government is continually updating its travel advice:

<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

If you travel against government advice then it is very likely your insurance policy will be invalidated. That will include travel to countries or regions to which the government is advising against “all travel” and “all but essential travel”. If you believe that your travel might qualify as “essential” then we would strongly recommend contacting us so that we may discuss your specific circumstances with Insurers.

You may continue to travel to any country or region in relation to which the government has not issued any advice; however, you should continue to check the government website for the latest updates.

Will my policy respond if I need to change my plans?

Your policy may respond if you need to change or cancel your plans. Please contact us for specific advice in these circumstances.

What should I do if I am worried that I or someone else may have been exposed to the virus?

The government has issued guidance to employers which includes what should be done in the event someone becomes unwell and believes they have been exposed to COVID-19:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/guidance-for-employers-and-businesses-on-covid-19>

Your insurance policy will require you to act with “due diligence” in the event of any concern. You should therefore ensure that you follow this advice carefully, along with the subsequent advice of any medical or other professional person.

