

**Endsleigh Insurance Services  
FAQs Covid-19**

**These FAQs are in relation to beneficiaries with any International Student Studying in the UK group travel insurance policy underwritten by Zurich Insurance plc.**

## **Standard Cover**

**Medical epidemics and pandemics which are declared known events are excluded from standard cover under all sections of your policy other than under Section 2 – Emergency medical and other expenses.**

If you purchased your policy after the World Health Organisation Covid-19 pandemic declaration on 11th March 2020 there is no cover for incidents related to Covid-19 under your policy other than under the emergency medical and other expenses section.

Where cover is provided it may be subject to terms and conditions - please refer to your policy documentation for full details.

### ***What happens if I test positive for Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am hospitalised due to Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if I am in self isolation due to Covid-19 on the day of my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

### ***What happens if a close relative is diagnosed with Covid-19 prior to my trip and I need to cancel?***

In the first instance you should speak to your accommodation / transport provider to defer, rearrange, or cancel your trip. You can also contact your credit/debit card company as you may be able to obtain a refund via their chargeback facility.

If you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

***What happens if I cannot travel because the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority or the World Health Organisation change their guidance to advise against all travel or all but essential travel?***

There is no cover for any cancellation or curtailment claims arising directly or indirectly from a change in travel advice by the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation.

If you are unable to travel due to a change of FCDO advice and are not intending to make a claim you can cancel your policy and receive a full refund of premium.

There is no cover if you choose to travel to a country or area where the FCDO or equivalent government or national authority, or the World Health Organisation have advised against all travel or all but essential travel.

***What happens if I test positive for Covid-19 whilst on my trip and it is cut short?***

If curtailment of the trip is necessary due to testing positive for Covid-19 and you purchased your policy prior to the WHO pandemic declaration on 11th March 2020 the standard cover will reimburse irrecoverable travel and accommodation costs as well as any other pre-paid charges.

***What happens if I test positive for Covid-19 whilst on my trip and I need medical attention?***

In the first instance you will need to comply with local authority or government guidance.

You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

If you test positive for Covid-19 and fall ill whilst you are on your trip, you will be covered for medical assistance including hospital charges and repatriation.

***What happens if I test positive for Covid-19 whilst on my trip and I am unable to return home as planned?***

In the first instance you will need to comply with local authority or government guidance.

You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

If it is necessary for you to stay beyond your scheduled return date, you will be covered for additional transport and accommodation expenses.

***What happens if I test positive for Covid-19 whilst on a trip and need someone I know to be with me?***

With the prior authorisation of the Emergency Assistance Service, additional transport and / or accommodation expenses for will be covered if it is necessary for a travelling companion to remain with you and escort you home if they are unable to use their return ticket. You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

***What happens if I test positive for Covid-19 whilst on a trip and need someone I know to travel to be with me?***

With the prior authorisation of the Emergency Assistance Service, additional transport and / or accommodation expenses for will be covered if it is necessary for a friend or close relative to travel to be with you. You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

***What happens if my return journey home has been delayed due to reasons beyond my control, will my policy continue to provide cover?***

If you cannot return home due to reasons outside of your control, your insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst you attempt to return home – this extends to all section of cover.

***How do I make a claim or contact the Emergency Assistance Service?***

To make a claim:

Contact the claims team on +44(0) 1202 038 946 available Mon-Fri: 8am to 8pm and Sat: 8am to 4pm

For emergency medical assistance services:

Contact the Emergency Assistance Service on +44(0) 1243 621 058 available 24 hours a day

## COVID-19 Additional cover for Delayed Return and Hospitalisation Benefits.

Cover is provided should you for delayed return and hospitalisation benefits, caused directly by COVID-19 with cover commencing once you have lawfully entered the UK, having satisfactorily:

- A. cleared immigration into the UK having complied fully with all relevant government and local authority travel requirements at point of departure on the trip and point of arrival into the UK including but not limited to visa, vaccination, inoculation, health test and screening requirements and certification, and
- B. completed any period of self-isolation required on arrival into the UK

and applies only to trips where the scheduled return date is within 6 months of the scheduled arrival date into the UK.

Where cover is provided it may be subject to terms and conditions - please refer to your policy documentation for full details.

### **What happens if I am in self isolation due to Covid-19 on the day of my return journey home and I cannot travel?**

In the first instance you will need to comply with local authority or government guidance.

If you are in self isolation on the date you are due to return to home, having been personally instructed to do so by NHS Test and Trace or the NHS Covid-19 app as a result of being exposed to someone who has been diagnosed with Covid-19, you will be covered for additional transport and accommodation expenses.

If you test positive for Covid-19 between starting your period of self-isolation and returning home, this benefit will be replaced by the cover provided under Section 2 – Emergency medical and other expenses, provided that the test result is registered with the NHS within 24 hours.

### **What happens if I test positive for Covid-19 whilst on my trip and I need to be hospitalised?**

In the first instance you will need to comply with local authority or government guidance.

You (or someone on your behalf) must contact our 24-hour Emergency Assistance Service as soon as possible on +44(0) 1243 621 058.

In addition to the emergency medical expenses cover provided as standard, if you are admitted to hospital whilst in the UK as an in-patient due to being infected with Covid-19, you will receive a payment of £100 for every complete 24 hours you remain in hospital as an in-patient, up to a maximum of £1,400 in total.

### **What do I have to provide to make a claim under this additional cover?**

You will need to provide (as appropriate) either

- a certificate issued by a medical practitioner or hospital confirming admission to hospital as an in-patient due to being infected with Covid-19;
- or
- evidence that you had been instructed by the NHS to be in self isolation at the time you were due to return home.

### **How do I make a claim or contact the Emergency Assistance Service?**

To make a claim:

Contact the claims team on +44(0) 1202 038 946 available Mon-Fri: 8am to 8pm and Sat: 8am to 4pm

For emergency medical assistance services:

Contact the Emergency Assistance Service on +44(0) 1243 621 058 available 24 hours a day