

Details of the cover for COVID-19 available on Travel Insurance 4 Medical (TI4M) policies issued on or after 22/03/2022, insured by Collinson Insurance.

We are happy to outline the cover now available on Travel Insurance 4 Medical (TI4M) policies issued on or after 22/03/2022, in regards to COVID-19, in addition to all other terms and conditions outlined within the policy wording:

Covered As Standard On All Policies		
Section of Cover	What IS Covered	What is NOT Covered
Cancelling Your Trip – If you are unable to go on your trip	<p>Testing positive</p> <ul style="list-style-type: none"> - If you need to cancel within 14 days of your trip starting as a result of a positive COVID-19 test. <p>Death or Hospitalisation</p> <ul style="list-style-type: none"> - If you need to cancel due to the death or hospitalisation of: <ul style="list-style-type: none"> o You o An immediate relative o A travelling companion o A person you are planning to stay with due to COVID-19. <p>Being too ill to travel</p> <ul style="list-style-type: none"> - If you need to cancel because you are certified as too ill to travel due to COVID-19 by a medical practitioner. 	<ul style="list-style-type: none"> - Claims for illness where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip. - Claims if you purchase the policy or book a trip after you test positive for COVID-19 and the start date of your trip is within 14 days. - Claims where you have tested positive for COVID-19 and the only evidence of this is a test taken at home this is not independently verified. - Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any government body.
Cutting Short Your Trip – If you have to cut short your trip	<p>Testing positive</p> <ul style="list-style-type: none"> - If you need to cut short your trip as a result of a positive COVID-19 test. <p>Death or Hospitalisation</p> <ul style="list-style-type: none"> - If you need to cut short your trip due to the death or hospitalisation of: <ul style="list-style-type: none"> o You o An immediate relative o A travelling companion o A person you are planning to stay with due to COVID-19. <p>Self-Isolation</p> <ul style="list-style-type: none"> - If during your trip, and after you have left the UK, you test positive for COVID-19 and self-isolation is required by a medical practitioner, health authority or any government body. 	<ul style="list-style-type: none"> - Claims for illness where a medical certificate has not been obtained from a medical practitioner abroad confirming it was necessary to cut short the trip. - When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. - Claims if you purchase this policy or book a trip after you test positive for COVID-19 and this led to your illness and/or hospitalisation. - Claims if you travelled against a non-essential advisory for the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. See policy wording for more information.
Emergency Medical Expenses and Medical Repatriation – If you need emergency medical treatment abroad & If you need to be brought home	<p>Medical Treatment & Expenses</p> <ul style="list-style-type: none"> - If you require medical assistance during your trip after a COVID-19 diagnosis. 	<ul style="list-style-type: none"> - The cost of COVID-19 tests. - Claims if you travel against government restrictions which have been put in place to prevent or limit travel from where you live in the UK or to the destination you are travelling to. If you have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential trips and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. - Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to your destination.

Covered Under Our Optional COVID-19 Extension – This extension will only apply if you have paid the appropriate additional premium and it is listed on your policy certificate.		
Section of Cover	What IS Covered	What is NOT Covered
Cancelling Your Trip – If you are unable to go on your trip	<p>Self-Isolation</p> <ul style="list-style-type: none"> - If you are unexpectedly forced to cancel because within 14 days of the start date of your trip, you, a travelling companion, or the person you are staying with are required by a medical practitioner, a government body or health authority to self-isolate due to COVID-19. 	<ul style="list-style-type: none"> - Claims arising because any government has imposed travel restrictions to the geographical location you live in the UK or are travelling to such as, but not limited to, locking down geographical regions, making your travel illegal, revoking visas, or closing borders. - Claims if you purchase this policy or book a trip after you test positive for COVID-19 and the start date of your trip is within 14 days. - Claims when self-isolation is not mandated by a medical practitioner, the NHS, or any government body. - The cost of COVID-19 tests.
Missed Departure from the UK – If you miss your departure	<p>Missed Departure</p> <ul style="list-style-type: none"> - If you miss your departure because you are required to produce a negative COVID-19 test result before exiting the UK and the result is delayed causing you to miss your departure. <p>Please Note: This cover is restricted to tests taken on the day your trip is due to start which are administered at your departure point. Cover is only valid if you arrive at your departure point at least 4 hours before you are due to depart.</p>	<ul style="list-style-type: none"> - If you do not arrive at the airport 4 hours before departure. - Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. - When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. - Trips taken just within the UK. - If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover in writing. - The cost of COVID-19 tests.
Missed Departure and Connection Outside of the UK – If you miss your connection	<p>Missed Pre-Booked Transportation</p> <ul style="list-style-type: none"> - If you miss your pre-booked transportation whilst outside the UK due to: <ul style="list-style-type: none"> o You, a travelling companion, or a person you are staying with test positive for COVID-19 and this necessitates your self-isolation as mandated by a medical practitioner or government body. o Localised compulsory quarantine cover - the hotel you have pre-booked to stay in is put into compulsory quarantine by a medical practitioner or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has applied quarantine / travel restrictions to a wider geographical area than your booked accommodation. - In addition to the above, we will pay a daily benefit for each 24-hour period you are abroad beyond your original return date up to a maximum of 10 days. 	<ul style="list-style-type: none"> - Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. - When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. - If you travelled against a non-essential advisory from the Foreign, Commonwealth and Development Office and the cause of the claim is related to the advisory, unless we provided cover. - Claims for the return journey when you have no return trip booked. - Claims also paid under “Cutting Short Your Trip – If you have to cut short your trip”.

<p>Cutting Short Your Trip – If you have to cut short your trip</p>	<p>Testing positive</p> <ul style="list-style-type: none"> - If you need to cut short your trip as a result of a travelling companion or a person you are staying with test positive for COVID-19 and this necessitates your self-isolation as mandated by a medical practitioner, health authority or government body. <p>Localised compulsory quarantine</p> <ul style="list-style-type: none"> - The pre-booked accommodation you are staying in is put into compulsory quarantine by a medical practitioner or health authority or government body, due to COVID-19. This cover does not apply if a government or government body such as a local health authority has locked down a wider geographical area than your booked accommodation. <p>COVID-19 testing in the UK</p> <ul style="list-style-type: none"> - If you are delayed departing from the UK because results of your COVID-19 test is late causing you to miss your pre-booked transport. This cover is restricted to tests taken on the day of your booked departure, which are administered at your departure point. For cover to be valid you must arrive at the airport at least 4 hours before you are due to depart. <p>Changes to quarantine requirements</p> <ul style="list-style-type: none"> - If during your trip, the UK government changes quarantine requirements impacting your destination so that you are unexpectedly required to pay to quarantine in a place outside your home on your return to the UK. This cover applies if you cut short your trip and fly home before the quarantine restriction comes into force. 	<ul style="list-style-type: none"> - Claims which were caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal. - When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. - Claim if you do not arrive at the airport 4 hours before you depart. - Early return home claims when we did not authorise the travel arrangements. - Claims under early return where you have not booked a return journey. - The cost of a COVID-19 test. - If you purchase this policy or book a trip after receiving a positive COVID-19 test result and this has led to your illness or requirement to self-isolate. - Claims when self-isolation is not mandated by a medical practitioner, health authority, or any government body. - If you travelled against a non-essential advisory from the FCDO and the cause of the claim is related to the advisory, unless we provided cover. - The cost of quarantining in the UK. - If when you booked the trip or purchased the insurance, there was a warning from the UK government that your destination could require you to quarantine outside your home when you return to the UK and your trip starts within 14 days. - Trips taken in the UK. - Claims for localised compulsory quarantine of less than 24 hours.
<p>Changes to Quarantine Requirements to Enter the UK – If you have to stay in mandatory quarantine accommodation</p>	<p>Unexpected changes to COVID-19 quarantine requirements</p> <ul style="list-style-type: none"> - If during your trip, the UK Government unexpectedly changes the COVID-19 quarantine requirements applying to your destination impacting your entry back into the UK. 	<ul style="list-style-type: none"> - Costs you were aware of having to pay when you started your trip. - Any costs if the government had issued a warning at the time you booked your trip or purchased the policy, and your trip is starting within 14 days. - When you start your trip in the UK you are living in an area where travel has been restricted by the government and you are travelling against those restrictions. - Costs covered elsewhere. - Claims if you have also been paid under “Cutting Short Your Trip – If you have to cut short your trip”. - Trips taken solely within the UK.

<p>Extended COVID-19 Medical Cover – If you travel to a country where the FCDO advise against all but essential travel</p>	<p>Travelling against an ‘All but essential travel’ advisory</p> <ul style="list-style-type: none"> - Cover under the ‘Medical Expenses and Medical Repatriation - If you need emergency medical treatment abroad & If you need to be brought home’ sections of your main policy is extended if the FCDO advise against all but essential travel to your planned destination due to COVID-19, and you have travelled against the advisory. <p>IMPORTANT INFORMATION</p> <p><i>Red Status Destinations and FCDO Advisories.</i> Medical Cover is not extended to cover COVID-19 if at the start of your trip:</p> <ul style="list-style-type: none"> - Your destination is designated ‘Red’ by the UK Government; or - The FCDO have advised against all travel to your destination. 	<ul style="list-style-type: none"> - Claims where your destination is designated ‘Red’ by the UK Government. - The FCDO have advised against all travel to your destination.
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