

Coronavirus (COVID-19): frequently asked questions

This information was last updated on Friday 3 September 2021. To the best of our knowledge, the information below is full and correct as of that date.

As the impact of coronavirus is felt across the UK, customers have been contacting AXA and Lloyds Bank to understand how their travel insurance is impacted. Since the World Health Organisation (WHO) announced that the coronavirus outbreak is a pandemic, it is now a 'known event.'

You should monitor the situation through official sources such as [the Foreign, Commonwealth and Development Office \(FCDO\)](#) and the [World Health Organisation \(WHO\)](#).

Please note: AXA made changes to their travel insurance policy that came into effect on 21st November 2020. Some exclusions will be added, and others updated to restrict cover in relation to all pandemics (including COVID-19). It's very important that you read the [AXA Travel Insurance Guide to Changes](#), which covers the changes to travel insurance.

The following FAQs are split into three sections: Before I Travel, While I'm Away and I Need to Make a Claim.

Before I Travel

If I book a holiday now, does it cover me to cancel because of coronavirus? (existing customers)

If you have booked a holiday after 18 March 2020 and before 20 November 2020, your policy will not cover any trip under the 'Cancellation or curtailment charges and early return' section in relation to coronavirus due to border closures, flight cancellation or Foreign, Commonwealth and Development Office (FCDO) advice against travel because of COVID-19 if that advice existed when you booked your trip. Other reasons for cancellation covered by the policy remain valid.

If, due to the coronavirus pandemic, you have to rearrange a holiday originally booked prior to 18 March 2020, this policy exclusion will also apply to any revised booking unless you commit to an immediate rebooking and no claim is required for

the original booking or any additional costs. It is important that you retain evidence of your original booking should you have to make a claim in the future for your rebooked trip.

If you do not commit to an immediate rebooking of your holiday, there will be a break in cover and the above exclusion will apply to all new bookings, including the rebooking of your original holiday.

We will continue to cover medical costs if you become ill in a country or region the FCDO hasn't advised against visiting.

Am I covered to travel to somewhere with an amber or red traffic light?

Our cover has an exclusion relating to advice issued by the Foreign, Commonwealth and Development Office (FCDO) advice. This means that we would not cover you if you travel against FCDO advice. The traffic light system has been issued by the Department for Transport (DfT), so providing that the FCDO are not advising against travel to a country which is amber or red on the DfT website, we would cover you under the normal terms and conditions of your policy.

The FCDO is advising against travelling to my destination. What should I do?

You should contact your holiday or travel provider to postpone your trip or arrange a refund. Only after that can you claim on your travel insurance for unrecovered costs. We will only consider your claim if the FCDO advice is within 28 days of your departure date.

Please note: If the FCDO advises against all travel, you will not be covered if you do choose to travel. If the FCDO advises against all but essential travel, you will only be covered if your travel is essential.

Can I make a claim on my travel insurance if my holiday or travel provider is only offering to reschedule trips and not a refund?

Your insurance is there to protect you if you are not due a refund from your holiday or travel provider. If your trip has been cancelled then you are due a full refund, however, we understand some companies are providing these through vouchers or credit notes. If you are unhappy with these alternatives, then you will need to

discuss this with your holiday or travel provider. There is no cover under your travel insurance policy if you have been offered a voucher or credit note and refuse to accept it.

Customers have rights under [The Package Travel and Linked Travel Arrangements Regulations 2018](#).

I am due to make the next payment on my holiday, should I make the payment?

You need to go back to your provider as your contract of payment is with them – only they can advise.

I'm due to travel in a few months' time, and there's currently an FCDO advisory notice against all but essential travel for my destination. Can I cancel now, or should I wait until closer to my trip to see if the advice is the same?

If you have booked a package holiday, you should first ask your airline or travel provider to postpone your trip or arrange a refund. Under [The Package Travel and Linked Travel Arrangements Regulations 2018](#), your rights are legally protected and, therefore, you should liaise with the tour operator for a refund. If you booked your trip before the FCDO advice came into effect and this advice is still in place within 28 days of your trip starting, you may be covered for irrecoverable losses if you need to cancel.

I have a medical condition and I'm worried that I may be vulnerable to coronavirus. Am I covered if I cancel my trip?

We'll always look at each individual circumstance, but generally speaking if the FCDO hasn't advised against travel, then you won't be covered.

I'm pregnant and I'm worried about coronavirus. Am I covered if I cancel my trip?

We'll always look at each individual circumstance, but generally speaking if the FCDO hasn't advised against travel, then you won't be covered.

I am travelling to a sports event / concert / theme park but it is cancelled or closed because of coronavirus. Am I covered for my travel, accommodation and associated costs if I cancel my trip?

There is no cover if you wish to cancel your trip due to the event which you were due to attend no longer going ahead.

What if I miss my flight because of quarantine?

If your airline or travel provider cannot book you on a later flight, we will cover the reasonable additional cost of an alternate flight.

Can I cancel my holiday if I cannot travel due to not having the vaccine?

We don't cover this so you should speak to your airline or travel provider as they may be able to postpone your trip or arrange a refund.

Can I cancel my holiday due to my vaccine dates conflicting with my travel dates?

We don't cover this so you should speak to your airline or travel provider as they may be able to postpone your trip or arrange a refund.

What is my cover for UK trips?

UK trips are covered by the policy providing you have two or more nights pre-booked accommodation. As with trips abroad, your provider should offer you a rebooking, refund or credit note if they have cancelled your trip. Once you have explored all available options, you may be able to make a travel insurance claim for irrecoverable losses.

While I'm Away

I'm at a location where the FCDO has advised against all travel and I need to come home earlier than planned. Am I covered?

As long as the FCDO's advice wasn't in place when you booked your trip or travelled, you should first speak to your tour operator or airline who should take responsibility for your return to the UK. If appropriate, we'll cover your reasonable additional costs to come home early.

If I'm quarantined at an airport and can't fly because of a medical assessment, am I covered for a full refund of the cost of my (or my family's) trip, and will my policy cover the cost of another flight home?

Yes – we'll pay unused non-recoverable costs for accommodation, as well as additional travel and accommodation costs to get you home for everyone quarantined.

I am abroad and my flight back has been cancelled. What should I do?

If you booked a package holiday, your provider should provide alternative transport.

If you're an independent traveller, you should contact your airline to reschedule your flight or arrange a refund. You may have to book another plane, train, coach or boat yourself. You may be able to claim on your travel insurance under 'Travel disruption cover' to recover some of the costs you incur (for instance, if you need to extend your accommodation to your new departure date) but your cover will depend on your policy, its limits, and the refund from your airline.

Am I covered if I contract coronavirus on holiday?

If you become ill while on holiday, your travel insurance covers your medical expenses abroad – unless you travelled to a location the FCDO advised against at point of travel.

Remember that treatment depends on the facilities available locally, and medical repatriation or being transferred to other medical facilities will be subject to any travel restrictions which are in place.

If I'm quarantined in a hotel, do I have to pay for the room?

If you are confined to your hotel under doctor's orders for at least 48 hours, we will pay for the room, up to the policy limit. And if you paid in advance for excursions or activities that you can't do because of your quarantine, we will cover that, up to your policy limit.

If I'm away and the country I'm in imposes vaccine passports to enter venues, can I cut my trip short?

We don't cover this so you should speak to your airline or travel provider as they may be able to help.

If I'm abroad and contract COVID-19, am I covered if I have not had the vaccine?

You are covered for overseas medical expenses after contracting COVID-19 even if you are not vaccinated. However, please be aware that you may not be covered if you have travelled against FCDO advice and your reason for claiming is the same reason for the FCDO advice. For example, if you travel to a country which the FCDO advises against travel to due to a COVID-19 outbreak and you contracted COVID-19 and needed to make a claim.

Please check your relevant wording for full terms, conditions and coverage limits.

I Need to Make a Claim

What do I need to do if I want to make a claim?

In most circumstances, your holiday or travel provider should offer you a rebooking, refund or credit note if they have cancelled your trip. You should always speak to them in the first instance. If they are unable or unwilling to offer you a resolution, and you have explored all other available options, you may be able to make a travel insurance claim for irrecoverable losses.

If you're struggling to get a refund from your holiday or travel provider, and you paid on your credit or debit card with us, Lloyds Bank may be able to help. Use the handy [travel disruption tool](#) to see the options available to you.

I've been trying to speak to someone at AXA - why do I have to wait for someone to pick up the phone?

Our customer service and claims colleagues are experiencing higher call volumes than usual, especially during the peak summer months.