

Coronavirus (COVID-19): frequently asked questions

This information was last updated on Tuesday 3 November 2020. 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 Bank of Scotland 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 & Development Office \(FCDO\)](#) and the [World Health Organisation \(WHO\)](#).

If you're struggling to get a refund from your holiday or travel provider for a cancelled trip, and you paid on a credit or debit card, Bank of Scotland may be able to help. Use the handy [travel disruption tool](#) to see the options available to you. If you've used the tool and still need to make a claim, please use the AXA [online claims portal](#) where you can register, service and check for updates.

If I book a holiday now, does it cover me for coronavirus?

If you have booked a trip after 18 March and before 20 November 2020, AXA will not provide cover if your trip is cancelled due to the Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority advising 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 you book a trip on or after 21st November 2020, there is no cover if the Foreign, Commonwealth & Development Office (FCDO), or another regulatory authority advises against your travel because of a pandemic, including COVID-19.

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.

Regardless of when you booked your trip, we will continue to cover medical costs if you become ill in a country or region the FCDO or another regulatory authority hasn't advised against visiting, subject to policy terms and conditions.

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

You should first contact your holiday or travel provider to postpone your trip or arrange a refund. If you're struggling to get a refund from your holiday or travel provider, and you paid on a credit or debit card, Bank of Scotland may be able to help. Use the handy [travel disruption tool](#) to see the options available to you.

Only after that may you be able to claim on your travel insurance for unrecovered costs.

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.

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 volumes than usual. You are able to log your claim online and check for updates by [clicking here](#).

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 a credit or debit card, Bank of Scotland may be able to help. Use the handy [travel disruption tool](#) to see the options available to you.

Once you have explored all other available options, and for your claim to be dealt with as quickly as possible, please use the [online claims portal](#). Here you can register, service and check for updates on a claim. We will ask you for evidence that you've tried to get your money back through your airline, travel or credit/debit card provider so please make sure you have this.

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.

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

A number of holiday or travel providers are asking consumers to keep paying instalments towards their trip if it hasn't been cancelled. If you find yourself in this position, and you're unclear on what to do, you should first speak to your provider as your contract of payment is with them. They should advise on next steps.

If you choose to cancel your travel or holiday against FCDO advice, you will not be able to claim under your travel insurance policy. If you continue to pay instalments towards your trip and later need to make a claim for irrecoverable losses, you may be able to make a claim if the terms of the policy are met.

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 my trip to see if the advice is the same?

You're not covered if you cancel your trip more than 28 days before you're due to travel. 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'll be covered for irrecoverable losses if you need to cancel it.

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 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*.

What if I miss my return flight because of quarantine?

If your airline or travel provider cannot book you on a later flight, you may be covered for the reasonable additional cost of an alternate flight.*

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?

You should first speak to your tour operator or airline who should take responsibility for your return to the UK. If appropriate, and providing the FCDO's advice wasn't in place when you booked your trip or travelled, then claims for reasonable additional costs to come home early will be considered.

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.*

If I can't travel somewhere because of FCDO advice, can I claim for any additional costs?

First, please speak to your holiday or travel provider. As long as the FCDO's advice wasn't in place when you booked your trip or travelled, you may be able to claim for non-refundable costs up to the policy limit.

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.

*Subject to policy terms and conditions.