

TRAVEL INSURANCE FAQs (COVID-19)

We pride ourselves on being there for our customers and keeping them safe. We know that the ongoing COVID-19 situation is having a big impact on travel at the moment. The frequent changes can be overwhelming and confusing, which is why we've tried to clear up as much as possible and answer the most important questions below.

The advise below was last updated February 2022. To the best of our knowledge this information is correct at the time of writing.

Throughout this document "my travel insurance policy" refers to the Allianz Assistance travel insurance policy that comes with Bank of Scotland Added Value Accounts. Please ensure you review the terms and conditions of the policy to check you are eligible for cover and you understand what you are covered for.

Please find the contact details for Allianz Assistance in your Welcome Pack. If you are registered for internet banking you can contact them directly through the Allianz Assistance hub accessed via the "View Accounts benefits" link.

Useful websites:

FCDO travel advice: [Foreign travel advice - GOV.UK \(www.gov.uk\)](https://www.gov.uk/foreign-travel-advice)

FCDO step-by-step travel abroad guide: [Travel abroad: step by step - GOV.UK \(www.gov.uk\)](https://www.gov.uk/travel-advice/step-by-step)

NHS COVID-19 information: [Coronavirus \(COVID-19\) - NHS \(www.nhs.uk\)](https://www.nhs.uk/coronavirus)

Government red list rules: [UK Government Red List Countries – Return Travel Rules](https://www.gov.uk/government/red-list-of-foreign-countries-to-avoid)

Government travel rules: [UK Government All Other Countries – Return Travel Rules \(non-red list countries\)](https://www.gov.uk/government/red-list-of-foreign-countries-to-avoid)

Rapid lateral flow test kits: [Ordering Service \(www.gov.uk\)](https://www.gov.uk/ordering-service)

1) What do the revised government travel guidance lists mean for my travel insurance policy?

From the 4th October 2021 at 4am UK time, the UK government revised its traffic light approach to travel. There is now just a Red list of countries and a list of other countries.

These lists relate purely to the guidelines you'll need to follow when returning to the UK and once you arrive back in the UK. While these are not relevant to the travel insurance policy cover, you should still check and follow the latest information on the Government guidance websites.

Travel insurance cover remains dependent on you following the travel advice from the Foreign, Commonwealth and Development Office ([FCDO](https://www.gov.uk/foreign-travel-advice)) – make sure you read your policy documents carefully so that you fully understand what you're covered for. It is important to understand that you must travel directly to or via another destination that is not subject to FCDO advice against all or all but essential travel for your cover to be valid.

Where the FCDO advise against all travel

If you travel through or make a stopover in a destination that the FCDO is advising against visiting, your travel insurance policy will not cover you for claims made before or during any part of your trip.

Where the FCDO advise against all but essential travel

If you travel to a destination where the FCDO has advised against all but essential travel and need to make a claim, you'll need to provide Allianz Assistance with documentation that shows you are travelling for a permitted and essential reason before they can consider your claim.

Please keep up to date with the FCDO advice when booking and travelling and contact us if you have any questions or concerns.

2) What does the travel insurance policy cover in relation to COVID-19?

Whilst some of our policies can have varying levels of cover depending on the bank account you hold, it is important to note that under all of our travel insurance policies, changes in Foreign, Commonwealth and Development Office ([FCDO](#)) travel advice and government-imposed restrictions including quarantine/lockdown of a geographical area, are not covered events. However, we've made specified exceptions to the general exclusion against claims arising from or relating to a pandemic or epidemic. This means that there's cover in line with the terms and conditions under your travel insurance policy if:

- You contract COVID-19 whilst abroad and need medical treatment, or have to return home early as a result of your condition.
- You contract COVID-19 or are required to quarantine abroad following virus exposure and need to extend your trip. We'll cover the cost of additional accommodation and transport until it's safe for you to return home.
- You or your travel companion develop symptoms and are advised against travel by your GP, test positive for COVID-19 or are asked to self-isolate by the NHS or under the government's 'Test and Trace' scheme and have to cancel your trip. Please note that this applies to isolation in individual circumstances only; you won't be covered if you can't travel due to a local or national lockdown.
- You're denied boarding on pre-booked public transport because you or your travel companion are showing signs of COVID-19 and are unable to travel as a result.
- A close relative of you or your travel companion becomes seriously ill with a pandemic/epidemic illness and you need to cancel or cut your trip short.

3) Am I covered if I travel within the UK now?

Yes, in line with Government advice, UK trips are covered. Please note leisure trips taken within the UK are covered if you have pre-booked accommodation for two nights or more. Business trips taken within the UK must have a minimum of five nights pre-booked accommodation to be covered. Make sure you read your policy documents carefully so that you fully understand what you're covered for. It is also important to adhere to any government orders or transport provider rules.

4) Am I covered for travel abroad now?

Yes, you'll be covered in line with the terms and conditions outlined in your policy document if you travel abroad providing you follow travel advice from the Foreign, Commonwealth and Development Office ([FCDO](#)). However, it's important to remember that the FCDO is still advising against travel to certain destinations at the moment and you won't be covered if you travel against the advice.

You should read your policy documents carefully to ensure that your cover is suitable for your needs and make sure you keep up to date with the latest advice before you book and ahead of your departure date, as the advice may change at short notice if there is a sudden rise in COVID-19 cases or a new variant is detected in your travel destination. If the advice for your destination changes before you set off, you should speak to your airline/travel provider to arrange reimbursement or an alternative date/destination of travel.

5) I have booked a trip abroad to a destination which does not have any FCDO restrictions but I haven't had my vaccine yet. Can I still travel?

According to the Foreign, Commonwealth and Development Office ([FCDO](#)), you can visit countries regardless of whether you have been vaccinated or not. However, there are some countries that will not allow travellers to enter unless they can prove that they've received a vaccine for COVID-19.

When you're booking a trip, make sure you check the [entry requirements](#) for your destination and prepare any documents of proof before you go. If you are denied entry into your country of destination because you have failed to meet the entry requirements, you won't be covered by your travel insurance policy for any financial losses or unexpected additional costs.

6) Can I claim on my travel insurance if I have to cancel my trip because my destination has banned UK residents from entry?

You would need to contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. There's no cover under the travel insurance policy for cancellation if you're unable to travel to your destination due to a ban on UK residents at your destination.

7) Can I claim on my travel insurance if I have to cancel my trip because the FCDO are now advising against all or all but essential travel to my destination country?

You would need to contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. Your travel insurance policy won't cover you for cancellation if you're unable to travel to your destination due to a change in [FCDO](#) or general government advice owing to an epidemic or pandemic.

However, there are other ways in which you might be protected against financial losses in these circumstances. Many travel providers will enable customers to cancel or alter their booking free of charge if the [FCDO](#) is advising against travel to the destination, especially if it is a package booking and the travel provider is ATOL or ABTA protected. Costs over £100 that are not recoverable from your airline and/or travel provider may be recoverable from your credit card company if your credit card was used to make the purchase. You may also have buyer protection if payments were made through PayPal.

8) I'm abroad now and the area I've travelled to is going into lockdown, what should I do?

If you're abroad and the country or local area goes into lockdown, you should contact your airline/travel provider as soon as possible to discuss your options for amending your return travel. If you are unable to arrange travel to return home, please contact the [FCDO](#) or local embassy or consulate for advice.

9) Would I be covered for medical expenses if I contracted COVID-19 whilst abroad, providing I didn't travel against the FCDO advice?

As long as you haven't travelled against [FCDO advice](#), we can consider claims under the medical expenses section of your travel insurance policy for expenses incurred from receiving medical treatment. Should you contract COVID-19 during travel, follow any advice given by the local authorities and contact your travel provider to notify them as soon as possible. If you are suffering with COVID-19 abroad, please contact our 24-hour emergency medical assistance line for advice.

10) Would I be covered for non-medical financial losses if I contracted COVID-19 whilst abroad, providing I didn't travel against the FCDO advice?

Yes, there's cover in line with the policy terms and conditions as long as you haven't travelled against [FCDO advice](#). This cover includes the cost of necessary extra accommodation, if you have to quarantine during your trip. If you're suffering with COVID-19 abroad, please contact our 24-hour emergency medical assistance line for advice and support with your arrangements.

11) Would I be covered if I cancel my trip because I'm unable to quarantine on my return?

Your travel insurance policy wouldn't cover you for any financial losses incurred from cancelling your trip if you aren't able to quarantine on your return to the UK. This is because your travel insurance is there to cover you during travel and for unexpected events that take place before your trip impacting your ability to travel. Quarantine takes place after the trip ends, so this period of time isn't covered under your travel insurance policy.

12) Would I be covered for the cost of any government imposed quarantine either at my resort or on my return?

Your travel insurance policy wouldn't cover you for any financial losses incurred from quarantine on your return to the UK. We would only consider claims if you or a travelling companion have to be quarantined (as an individual) at your resort when you have contracted COVID-19 or been exposed to a similar contagious disease. Local or national lockdowns or where quarantine applies to entire vessels would not be covered.

13) Would I be covered for additional unexpected costs if I'm fined or refused boarding upon re-entry into the UK because I didn't take a COVID-19 test or meet another entry requirement before my return travel?

Your travel insurance policy wouldn't cover you for any unexpected additional travel or accommodation costs if your return journey is delayed as a result of failing to produce evidence of a negative test or meet any other entry requirements when starting your journey home. This is because failure to comply with entry requirements for any country is not a covered event; your travel insurance is there to cover you for unplanned and unknown circumstances.

If you aren't able to obtain your test result, COVID-19 vaccine passport or any other documentation in time for your original return travel, you should get in contact with your travel provider to make alternative arrangements for coming home.

14) Can I claim on my travel insurance if my airline/travel provider has cancelled my trip and is only offering to reschedule or give me a voucher, instead of a refund?

If your airline/travel provider is based in the UK, they are obliged to provide a cash refund if you don't wish to accept a voucher or reschedule your trip. As this is not an insured event under your travel insurance policy, you should always contact your airline/travel provider if your travel is cancelled and you aren't happy with the reimbursement being offered.

15) I had an upcoming trip planned but my airline/tour operator has gone bankrupt. Can I claim on my travel insurance for cancellation costs?

Yes, you may be able to claim under the Financial failure section of the policy. Please note that this would only cover costs associated with the relevant supplier, not for any other costs incurred when cancelling your trip. However, you should find out whether you are covered for these losses by any other means before making a claim on your travel insurance as there is no cover for any amount recoverable from any other source such as your airline or your accommodation provider.

If the company is ATOL protected, you would already have protection against Financial failure. If you're unable to recover costs from the company, they may be recoverable from your credit card company if your credit card was used to make the purchase. You may also have buyer protection if payments were made through PayPal.

16) I'm due to travel in the next couple of weeks but have symptoms/have tested positive for COVID-19. Am I covered if I cancel my trip as a result?

As long as no [FCDO advice](#) against travel to your destination is already in place and you're able to provide a medical certificate completed by your GP confirming your diagnosis and declaring you unfit to travel, you can claim for cancellation costs in line with the terms and conditions of your travel insurance policy.

17) The country I'm due to travel to next week, have announced they'll be closing its borders to travellers from the UK after my arrival date. Am I covered if I continue with my trip?

As long as no [FCDO advice](#) against travel to your destination is given and the government at your destination also allow you to travel, you will be covered in line with the terms and conditions of your travel insurance policy.

We suggest you check that your travel provider can still provide the transport and accommodation you have booked, since changes to these arrangements are not covered by your insurance policy. You should also be aware that any additional costs relating to or caused by these entry requirements (such as compulsory quarantine) will not be covered.