



MILLSTREAM CORONAVIRUS BULLETIN

This bulletin is designed to give our policyholders guidance, whether they are already travelling or if they have a trip booked. The advice below relates to how your policy will respond in the event that your travel plans are affected by Coronavirus, but the terms and conditions of your policy as they relate to other claims will continue to apply.

General advice

You should follow advice given by the Foreign and Commonwealth Office (FCO) and local or UK health authorities. Where you have a query that relates to your travel plans, you should contact your tour operator/travel companies to discuss options such as refunds, amendments or postponements.

We also recommend that you check your policy terms and conditions to see what cover applies and how much you can claim.

FCO advice can be found at www.gov.uk/foreign-travel-advice

If you are currently overseas

Medical expenses

If you become ill with Coronavirus, or if you are quarantined overseas, then your policy will cover your medical expenses as well as additional accommodation expenses and changes to your itinerary until you are able to return home.

If you become ill, you should contact the 24 hour medical emergency service shown in your policy.

If you have a single trip policy, it will automatically extend until you are able to return home

Curtailment (cutting your trip short)

If you are in an area for which the FCO advice has changed so that travel is restricted to "all but essential travel", you should follow the advice of local or national authorities and make every effort to leave the area. You will be able to make a curtailment claim for unused travel and accommodation costs as well as additional costs of returning home.

If you are currently at home but have a trip booked

Cancellation

1. Trips to a country or region for which the FCO advises against all but essential travel

You will be able to make a cancellation claim for non-refundable unused accommodation and travel costs provided that:

- a. The directive is in force on your booked date of departure
- b. The directive came into force after you booked your trip or purchased your insurance, whichever is the later
- c. You first contact your travel provider for a refund of your booking or to see if your itinerary can be amended

2. Trips involving a stop-over in an area for which there is a FCO directive in place

You should first check with your travel provider to see if they can change your itinerary. We will consider the costs you incur in changing your plans but if you are obliged to cancel your entire trip, then we will consider a cancellation claim as described in (1) above

3. Trips to countries where there has been an outbreak of Coronavirus, but for which no FCO travel directive is in place

You should contact your travel provider to see if they can assist with amending your trip, but while we appreciate that you may no longer wish to travel, your insurance will not cover a cancellation claim in these circumstances.