

For policies quoted and purchased from the 20th August 2020, our **Premier Plus** level of cover automatically includes cover for cancellation if you or anyone named on your insurance policy tests positive for COVID-19 within 14 days of your trip starting.

What does our updated Coronavirus cover include?

- Available on **Premier Plus** only.
- Cover if you need to cancel your trip due to you or anyone named on your policy testing positive for COVID-19 within 14 days of your trip starting.
- Reimbursement on any pre-booked excursions or events which you cannot recover from any other source.
- Denied boarding cover if you're prevented entry at the airport due to detected symptoms of coronavirus. This would only be applicable if you receive a positive COVID-19 test.
- Cover if your airline goes into administration due to a pandemic.

Please visit our policy wording for full details.

Be aware – Policy cover will be invalid if you travel against the advice of the government (FCO), any regulatory authority or medical advice.

	You will be covered if	What policies you would be covered under	What we would require in the event of a claim
Before you leave	You test positive for COVID-19 and are unable to travel	Premier Plus policies purchased from 20/08/2020	Confirmation of a positive test result and that you didn't have symptoms or a diagnosis prior to purchasing your policy. Positive test must be within 14 days of the trip starting.
	You have been made redundant and cannot afford to travel	Premier/Premier Extra/Premier Plus (no cover under standard)	Confirmation letter issued since purchasing your policy as you are not covered for a known event prior to purchase
	Your airline goes into administration due to a pandemic	All levels of cover	Confirmation that you are unable to recoup the costs elsewhere
When you are away	You fall ill with COVID-19 (or any pandemic) and require medical treatment abroad	All levels of cover	Confirmation that you had no symptoms or diagnosis prior to travelling or purchasing your policy

	You fall ill with COVID-19 (or any pandemic) and need to be repatriated to the UK	All levels of cover	Confirmation that you had no symptoms or diagnosis prior to travelling or purchasing your policy
	You need to claim for cancelled excursions as you show symptoms of COVID-19 whilst on your trip and must self isolate in your accommodation.	Premier Plus policies purchased from 20/08/2020	Confirmation that you had no symptoms or diagnosis prior to travel and proof of your proportional share of costs
	You have been denied boarding at the airport due to detected symptoms of COVID-19	Premier Plus policies purchased from 20/08/2020	No cover if symptoms or a diagnosis occurred prior to your policy purchase and subject to confirmation from your transport provider

Please note: Unless stated in the table above, no other costs related to COVID-19 will be covered.

All OK To Travel customers can enjoy the following benefits:

- A range of policies and cover levels available so you can choose the one which best suits your trip and requirements.
- Emergency Medical expenses cover up to £10 million across all levels of cover.
- Medical cover including repatriation if you contract Coronavirus/COVID-19 whilst on your trip.
- Access to a UK based GP at all times whilst abroad provided by Medical Solutions UK Ltd.
- 24/7 emergency medical assistance line.

Contact Us

If you have any further queries about the cover provided, please contact us using the following details:

Telephone: 01223 446 920

Monday to Friday from 9am to 2pm (restricted hours due to COVID)

Email: operations@oktotravelinsurance.co.uk