

# CANCELLATION AND MEDICAL COVER FOR COVID-19

Our travel insurance policies include that all-important cover for Coronavirus (COVID-19). For new policies taken out from **1st September 2022**, take a look below to see exactly what's included.

## WHAT IS COVERED BEFORE YOUR TRIP

- **Am I covered if either myself or my travelling companion have to self-isolate because we have come into contact with someone who has Coronavirus (COVID-19)?**

Yes. Cover is provided if you have to cancel your holiday because you have been contacted by NHS Test and Trace, or if a member of your household receives a positive COVID-19 test, and you need to self-isolate on the date your holiday is due to start.

- **Am I covered if I (or my travelling companion or people we're due to stay with) have been hospitalised because of Coronavirus (COVID-19)?**

Yes. Cover is provided if you're admitted to hospital due to Coronavirus within 28 days of the start of the trip. You must have received a positive COVID-19 test from an approved PCR or Lateral Flow Test with a CE mark. However, you mustn't have had any symptoms or a positive diagnosis before you bought your policy or booked your holiday.

- **Am I covered if either I or my travelling companion are denied boarding by the transport operator (e.g. airline) as a result of a positive test or temperature reading?**

Yes. Cover is provided if you or your travel companion are denied boarding following a positive COVID-19 test from an approved PCR or Lateral Flow Test with a CE mark. The same applies if you have a temperature reading or other medical test which falls outside your transport provider's terms of travel.

- **Will my policy cover me for the cost of a COVID-19 test?**

If you have to cancel your holiday because you receive a positive COVID-19 test before you leave the UK, you are covered for the cost of your test up to £100 per person to a maximum of £600 per policy.

## ON YOUR TRIP

- **Am I covered for medical costs if I fall ill with Coronavirus (COVID-19) while I'm abroad?**

Yes. This would be covered under the medical expenses section of the policy. If medically necessary, we'll also arrange for you to be brought back home.

- **Am I covered if I've checked in at my holiday accommodation, but they need to close as a result of Coronavirus (COVID-19)?**

Yes, if you've already checked in. If the accommodation closes after you've left home but before you check in, this isn't covered because it's your tour operator or travel company's responsibility to help you. You'll need to contact them if this happens.

## **ON YOUR TRIP (CONTINUED)**

- **Am I covered for any additional costs following the diagnosis of Coronavirus (COVID-19) while abroad?**

Yes. These would be covered under the medical expenses section of the policy, within the terms and conditions. It will offer cover for room only and travelling expenses. If medically necessary, the policy also covers accommodation and travelling expenses for a close relative or friend to accompany you home.

- **Am I covered if I fall ill with Coronavirus (COVID-19) while abroad and as a result need to extend my stay?**

Yes. Your policy would also automatically extend to cover this.

- **Am I covered if the Foreign, Commonwealth and Development Office (FCDO) advice changes to 'against all but essential' travel while I am abroad?**

Yes, provided the FCDO advice was not in place at the time your trip started. You will be covered if you decide to come home early and shorten your trip, or if you choose to continue your trip as planned.

## **WHAT IS NOT COVERED BEFORE YOUR TRIP**

- **Am I covered if I'm shielding or my doctor has advised against travel because of Coronavirus (COVID-19)?**

No. People who are shielding in the pandemic are advised not to travel. So we wouldn't expect them to be booking trips, as this is a known risk. However, if the current pandemic disappears, shielding stops, you book a future trip and then receive a positive COVID-19 test or hospitalisation due to a future pandemic, cover would be provided.

- **Am I covered if my trip is going ahead as planned but I don't want to travel?**

No. This is called disinclination to travel. This is because however valid you feel your reason is for not wanting to take the trip, it's still your choice as to whether to go. An insurer will not pay any claim for that reason.

- **Am I covered if the Foreign, Commonwealth and Development Office (FCDO) or World Health Organisation (WHO) or local regulatory advise 'against all but essential' travel?**

No. You aren't covered for cancellation if you're unable to travel because of the the government/or another regulatory authority imposing restrictions, including national lockdown or regional quarantine. You aren't covered if you decide to travel against this advice either.

## **ON YOUR TRIP**

- **Am I covered if I'm refused entry into a country due to Coronavirus (COVID-19)?**

No. You would only be covered under the medical expenses section of cover if you're diagnosed with COVID-19 and this is the reason you can't enter. For any other reason, your tour operator or travel company should help you and you should contact them for help.

- **Am I covered if the area where I'm staying is placed into lockdown by the local government and I can't return home when I'm due to?**

No. You should contact your tour operator or travel company for help.

- **Am I covered if I have to quarantine on my return home?**

No. We don't cover for any associated costs with having to quarantine on return.

# PRE-EXISTING MEDICAL CONDITIONS EXPLAINED

Our travel insurance policies include cover for some pre-existing medical conditions at no extra cost. For new policies taken out from **30th June 2022**, take a look below to see exactly what's included.

## WHAT ARE PRE-EXISTING MEDICAL CONDITIONS?

For the purposes of this insurance policy, a pre-existing medical condition is:

Any of the following medical conditions from which you have suffered from or received medical advice, treatment (including surgery, tests, investigations by your doctor/consultant /specialist) or prescribed drugs or medication in the last five years:

- Any cancer condition (including leukaemia, non-Hodgkin's lymphoma and any type of skin cancer),
- Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol),
- Any diabetic condition,
- Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis, epilepsy and dementia),
- Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease),
- Any renal, kidney or liver condition,
- Any psychiatric or psychological condition (including anxiety, stress and depression),
- Any chronic condition that can be controlled but not cured (including back pain, Crohn's, diverticular and coeliac disease and ulcerative colitis)

And/or

- Any other medical condition for which you have been prescribed medication or which you have received or are waiting to receive treatment including surgery, tests, or investigations) within the last 12 months.

## WHAT PRE-EXISTING MEDICAL CONDITIONS ARE ALREADY COVERED UNDER THE POLICY?

You don't need to contact us to declare any of the following pre-existing medical conditions listed in the table, as these are covered at no extra cost under the policy.

WAIVED PRE-EXISTING MEDICAL CONDITIONS		
Abnormal Smear Test	Achilles Tendon Injury	Acne
Acronyx (Ingrowing Toe-nail)	Adenoids	Allergic Rhinitis
Alopecia	Anal Fissure/Fistula	Appendectomy
Astigmatism	Athlete's Foot (Tinea Pedis)	Attention Deficit Hyperactivity Disorder

## WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Bell's Palsy (Facial Paralysis)	Benign Prostatic Enlargement	Bladder Infection (fully recovered, no hospital admissions)
Blepharitis	Blindness	Blocked Tear Ducts
Breast - Fibroadenoma	Breast Cyst(s)	Breast Enlargement/Reduction
Broken Bones (other than head or spine) - (no longer in plaster)	Bunion (Hallux Valgus)	Bursitis
Caesarean Section	Candidiasis (oral or vaginal)	Carpal Tunnel Syndrome
Cartilage Injury	Cataracts	Cervical Erosion
Cervicitis	Chalazion	Chicken Pox (fully resolved)
Cholecystectomy	Chronic fatigue syndrome (if only symptom is fatigue)	Coeliac Disease
Cold Sore (Herpes Simplex)	Colitis (simple)	Common Cold(s)
Conjunctivitis	Constipation	Corneal Graft
Cosmetic Surgery	Cyst - Breast	Cyst - Testicular
Cystitis (fully recovered, no hospital admissions)	Cystocele (fully recovered, no hospital admissions)	D & C
Deaf Mutism	Deafness	Dental Surgery
Dermatitis (no hospital admissions or consultations)	Deviated Nasal Septum	Diarrhoea and/or Vomiting (resolved)
Dilatation and Curettage	Dislocated Hip	Dislocations
Dry Eye Syndrome	Dyspepsia	Ear Infections (resolved – must be all clear prior to travel if flying)
Eczema (no hospital admissions or consultations)	Endocervical Polyp	Endocervicitis
Endometrial Polyp	Epididymitis	Epiphora (Watery Eye)
Epispadias	Epistaxis (Nosebleed)	Erythema Nodosum
Essential Tremor	Facial Neuritis (Trigeminal Neuralgia)	Facial Paralysis (Bell's Palsy)
Femoral Hernia	Fibroadenoma	Fibroid - Uterine
Fibromyalgia	Fibromyositis	Fibrositis
Frozen Shoulder	Gall Bladder Removal	Ganglion
Glandular Fever (full recovery made)	Glaucoma	Glue Ear (resolved - must be all clear prior to travel if flying)

## WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Goitre	Gout	Grave's Disease
Grommet(s) inserted (Glue Ear)	Gynaecomastia	Haematoma (external)
Haemorrhoidectomy	Haemorrhoids (Piles)	Hallux Valgus (Bunion)
Hammer Toe	Hay Fever	Hernia (not Hiatus)
Herpes Simplex (Cold Sore)	Herpes Zoster (Shingles)	Hip Replacement (no subsequent arthritis)
Hives (Nettle Rash)	Housemaid's Knee (Bursitis)	HRT (Hormone Replacement Therapy)
Hyperthyroidism (Overactive Thyroid)	Hypospadias	Hypothyroidism (Underactive Thyroid)
Hysterectomy (provided no malignancy)	Impetigo	Indigestion
Influenza	Ingrowing Toe-nail (Acronyx)	Inguinal Hernia
Insomnia	Intercostal Neuralgia	Intertrigo
Irritable Bowel Syndrome (IBS)	Keinboeck's Disease	Keratoconus
Knee Injury - Collateral/cruciate ligaments	Knee Replacement (no subsequent arthritis)	Kohl's Disease
Labyrinthitis	Laryngitis	Learning Difficulties
Leptothrix	Leucoderma	Lichen Planus
Ligaments (injury)	Lipoma	Macular Degeneration
Mastitis	Mastoidectomy (resolved - must be all clear prior to travel if flying)	Menopause
Menorrhagia	Migraine (provided this is a definite diagnosis and there are no ongoing investigations)	Miscarriage
Mole(s)	Molluscum Contagiosum	Myalgia (Muscular Rheumatism)
Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)	Myxoedema	Nasal Infection
Nasal Polyp(s)	Nettle Rash (Hives)	Neuralgia, Neuritis
Nosebleed(s)	Nystagmus	Obstructive Sleep Apnoea
Osgood-schlatter's Disease	Osteochondritis	Otosclerosis
Overactive Thyroid	Parametritis	Pediculosis
Pelvic Inflammatory Disease	Photodermatitis	Piles

## WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Pityriasis Rosea	Post Viral Fatigue Syndrome (if the only symptom is fatigue)	Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date)
Prickly Heat	Prolapsed Uterus (womb)	Pruritis
Psoriasis (no hospital admissions or consultations)	Repetitive Strain Injury	Retinitis Pigmentosa
Rhinitis (Allergic)	Rosacea	Ruptured Tendons
Salpingo-oophoritis	Scabies	Scalp Ringworm (Tinea Capitis)
Scheuermann's Disease	Sebaceous Cyst	Shingles (Herpes Zoster)
Shoulder Injury	Sinusitis	Skin Ringworm (Tinea Corporis)
Sleep Apnoea	Sore Throat	Sprains
Stigmatism	Stomach Bug (resolved)	Strabismus (Squint)
Stress Incontinence	Synovitis	Talipes (Club Foot)
Tendon Injury	Tennis Elbow	Tenosynovitis
Termination of Pregnancy	Testicles - Epididymitis	Testicles - Hydrocele
Testicles - Varicocele	Testicular Cyst	Testicular Torsion (Twisted Testicle)
Throat Infection(s)	Thrush	Thyroid - Overactive
Thyroid Deficiency	Tinea Capitis (Scalp Ringworm)	Tinea Corporis (Skin Ringworm)
Tinea Pedis (Athlete's Foot)	Tinnitus	Tonsillitis
Tooth Extraction	Toothache	Torn Ligament
Torticollis (Wry Neck)	Trichomycosis	Trigeminal Neuralgia
Turner's Syndrome	Twisted Testicle	Umbilical Hernia
Underactive Thyroid	Undescended Testicle	Urethritis (fully recovered, no hospital admissions)
URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)	Urticaria	Uterine Polyp(s)
Uterine Prolapse	Varicocele	Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
Vasectomy	Verruca	Vertigo - provided no disabling episodes

## WAIVED PRE-EXISTING MEDICAL CONDITIONS CONTINUED

Vitiligo	Warts (benign, non-genital)	Womb Prolapse (uterus)
Wry Neck (Torticollis)		

In addition to any medical condition on the 'Waived Conditions' list, you may be automatically accepted for cover, provided you do not have more than ONE of the following Medical Conditions or ANY other pre-existing medical condition.

### 1. Arthritis (Juvenile, Osteoarthritis, Rheumatoid or Psoriatic Arthritis, Reiter's Syndrome, Rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

### 2. Asthma (Wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

### 3. Hypercholesterolaemia (High/Raised Cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

### 4. Hypertension (High Blood Pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

### 5. Hypertension (High Blood Pressure, White Coat Syndrome):

- Must NOT be associated with any underlying condition.

### 6. Osteoporosis (Osteopaenia, Fragile Bones):

- There must have been NO vertebral (backbone) fractures.

## **WHAT PRE-EXISTING MEDICAL CONDITIONS AREN'T COVERED UNDER THE POLICY?**

You won't be covered for any claims arising from any other pre-existing medical conditions that aren't listed above unless they are declared to us and accepted in writing.

We can't offer you cover if you have:

- Any undiagnosed symptoms (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

## **HOW DO I DECLARE OTHER PRE-EXISTING MEDICAL CONDITIONS THAT AREN'T LISTED ABOVE?**

The quickest and easiest way to declare these is online at ***medical.jet2insurance.com***. We will confirm if we're able to cover these, and if so, if any additional payment is required. Alternatively, you can call our Medical Screening team on 0343 658 0361 (open Monday-Friday 08:30-18:00 and Saturday 09:00-17:00 UK time).

## **WHAT HAPPENS IF MY MEDICAL SITUATION CHANGES AFTER BUYING A POLICY?**

If the state of your health changes after you've bought a policy, you will need to contact us to discuss the changes before you travel, so that we can confirm if your cover is still valid or if any additional payment is required.