

UKHA terms and conditions

Covid-19 Limited Cancellation & Curtailment Cover – BENEFICIARY & TRAVELLING COMPANION.

IMPORTANT INFORMATION - CHANGES TO THE STANDARD GROUP POLICY

Cover under the Group Policy has been extended to provide **LIMITED PRE-TRIP CANCELLATION AND CURTAILMENT COVER** should you have to cancel your trip before it starts or cut short your trip before it is due to end **due to Covid-19**.

Note: Medical Epidemics and pandemics are excluded from the standard cover provided under your policy. Covid-19 was previously excluded as a known event however for additional clarity a specific medical epidemic and pandemic exclusion has been added to the policy.

The standard Group Policy provides cancellation cover should you become ill or injured prior to your trip and curtailment cover should you have to cut short your trip before it is due to end (please refer to the policy for details) but excludes claims arising directly or indirectly from or in connection with a medical epidemic or pandemic.

Cover has been extended under the Group Policy to provide limited cover for cancellation should you have to cancel your trip before it starts due to Covid-19 and for curtailment should you have to cut short your trip before it is due to end due to Covid-19.

Subject to the terms and conditions of the policy you can claim

- cancellation costs if you are legally able to leave the area in which you are staying but you have to cancel your trip before it starts
- curtailment costs if you cut short their trip before it is due to end.

due to any one of the following:

1. **you** or any person with whom you are travelling are diagnosed with Covid-19 up to 14 days before departure (or admitted to hospital up to 28 days before departure due or at any time during your trip due to Covid-19).
2. **you** or any person with whom you are travelling are
 - a) quarantined on the advice of a treating medical practitioner
 - b) self-isolating as a result of a personally and officially received track and trace notification

due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19 at the time your trip is due to commence or for more than 24 hours continuously during your trip.

3. **you** or any person with whom you are travelling are denied boarding booked transport on their outward journey by a public transport carrier as a result of failing pre-boarding Covid-19 checks.

Please refer to the policy statement of insurance policy wording and endorsement for more information.

ONLINE SALES JOURNIES ONLY – The above must appear as a separate page in the journey which the customer must read and tick to confirm that they have read and understood prior to being able to continue the sales journey.

Please tick to confirm you have read and understood this information:

OFFLINE SALES JOURNIES ONLY - The above must appear as a separate page in the journey which the customer must read and tick to confirm that they have read and understood prior to being able to continue the sales journey. The customer must additionally add their name and sign the document.

Please tick to confirm you have read and understood this information:

Signed:

Print Name:

Dated: