

Equity – Travel Insurance

Frequently Asked Questions

1. How do I make a claim?

Making a claim or request assistance in the event of medical emergency:

All medical claims are handled by our emergency assistance service (CEGA) who operate a 24/7 operation for medical emergencies.

Emergency medical claim:

Contact the emergency assistance service on telephone number: +44 (0)1243 621058.

Making a non-medical claim:

All non-medical claims are handled by the CEGA Travel Claims team – telephone number +44 (0) 1202 038 946.

Alternatively:

Email: claimsservice@cegagroup.com or

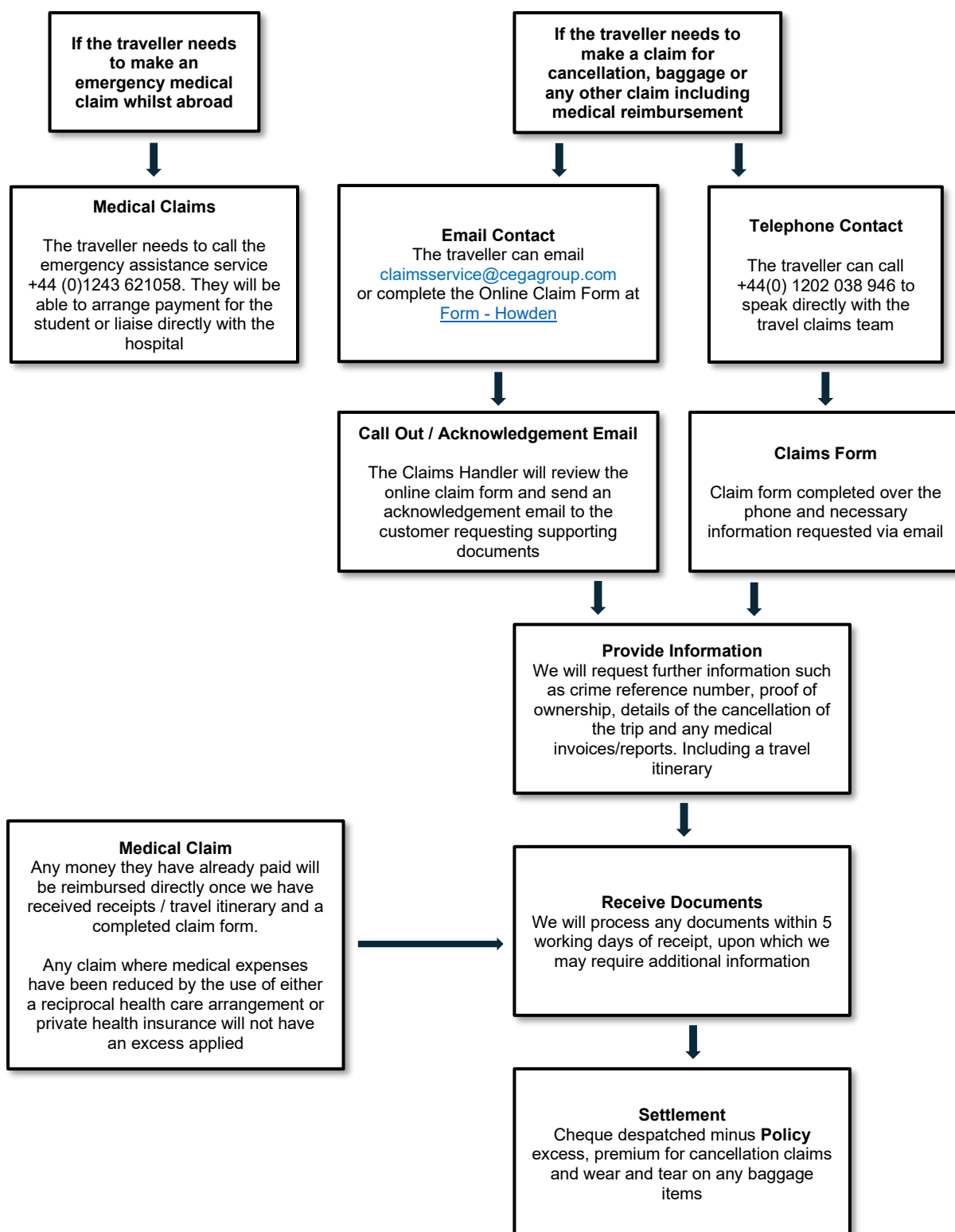
Web: The travel claim form - [Form - Howden](#)

When to make a claim:

Claims should be made as soon as possible after the date of the incident for which the beneficiary is claiming. Claims MUST be made within 31 days of the incident.

2. What is the claim process?

Below outlines the claims process for all insured beneficiaries of the Howden insurance policy:



3. Is there anything the insurance does not cover?

Yes, as with all insurance policies there are a number of general exclusions listed in the group policy wording under 'general exclusions' which should be read carefully in addition to the 'What is not covered' sections of the group policy. Please note, most sections of the policy will be subject to an excess.

It is your responsibility to read and ensure that you understand the group policy.

4. What cover is in place in relation to Covid-19 circumstances?

Already Abroad

I am already abroad and my return home has been delayed, will my policy continue to provide cover?

Under the following circumstances:

1. I have symptoms of Coronavirus or have been diagnosed with the condition.
 - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
2. I have been quarantined to my accommodation, but I have not been diagnosed with Coronavirus
 - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
3. My journey home has been delayed for reasons outside of my control.
 - Your cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you return home, whichever is the earlier). This extends to all sections of cover.
4. I am an international student studying in the UK and my journey home has been delayed for reasons outside of my control.
 - Subject to you remaining within the terms of your visa, cover will be automatically extended without any charge for the period of the delay up to a maximum of 60 days (or until you leave the UK, whichever is the earlier). This extends to all sections of cover.

I am already abroad, can I make a claim for medical expenses or to curtail my trip?

Under the following circumstances:

1. I have symptoms of Coronavirus or have been diagnosed with the condition.
 - If you have fallen ill, you (or someone on your behalf) must contact the 24 hour Emergency Assistance Service as soon as possible. For full details, please refer to your policy documentation under "Emergency and Medical Service".

2. I am currently travelling in a region or country that the Foreign, Commonwealth and Development Office has now advised against travelling to.
 - There is no cover for curtailment of the trip under the policy but cover will remain in place for emergency medical expenses as a result of coronavirus and all other standard policy cover will remain in force for the duration of your trip provided you arrived before the advice was issued. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.
3. I am currently travelling in a region or country where the Foreign, Commonwealth and Development Office has not advised against travelling to but I am concerned about contracting Coronavirus.
 - There is no cover for curtailment of your trip. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.
4. I have been quarantined to my accommodation, but I have not been diagnosed with Coronavirus and will miss my transport home.
 - There is no cover under your policy. You should speak to your accommodation / transport provider to establish if they are able to arrange early / alternative transport home.

Not Yet Travelled

I haven't travelled yet, can I make a claim to cancel my trip?

Under the following circumstances:

- I am due to travel and I have symptoms of Coronavirus or have been diagnosed with the condition.
- I am due to travel and a close relative has symptoms of Coronavirus or has been diagnosed with the condition.
- I am unable to travel due to compulsory quarantine by a medical practitioner advising me not to leave my home.
- My child is due to go on a school trip, but staff member(s) have been placed in compulsory quarantine by a medical practitioner and the trip can no longer go ahead.
- I am unable to travel because I work in the armed forces, police, nursing or ambulance services and my annual leave has been cancelled for operational reasons.

In the first instance you should speak to your accommodation / transport provider to defer, rearrange or cancel your trip. Alternatively you can contact your credit card provider to recover costs if the trip was paid for via this means.

If you purchased your policy prior to 4.27pm on 11th March 2020 and have any costs you are unable to recover, contact our claims team to submit a claim. For full details of how to submit a claim, please refer to your policy documentation under "Claims Conditions".

The policy does not cover cancellation for the following events:

- I am due to travel to a country or region that the Foreign, Commonwealth and Development Office or equivalent government or national authority, or the World Health Organisation has advised against travelling to.
- My airline has cancelled my flight due to the Coronavirus, but the Foreign, Commonwealth and Development Office has not advised against travel to that country or region.
- My visa has been suspended due to the Coronavirus and I am unable to travel as planned.
- I am unable to travel due to a regulatory authority advising me not to leave my home i.e. "lock down".
- I have voluntarily chosen to "self-isolate" without orders from a medical practitioner and am unwilling to travel.
- My child is due to go on a school trip, but the school has closed following government advice.
- I am disinclined to travel due to concerns / fear around Coronavirus.
- I am due to travel to an area where I will need to self-isolate upon return.
- I am due to travel, but the main purpose of the trip was to attend an event that has now been cancelled or visit an attraction that is now closed.
- Known circumstances/events at the start date of your cover. Effective from 4.27pm on 11th March 2020, Coronavirus (Covid-19) was declared a pandemic by the World Health Organisation and became a global known event. All policies sold after this time (or new trips booked under existing policies) will not cover claims under the 'Cancellation or curtailment charges' section due to Coronavirus (Covid-19).

You should speak to your accommodation / transport provider to defer, rearrange or cancel your trip.

Alternatively you can contact your credit card provider to recover costs if the trip was paid for via this means.

Regularly review the FCO website for updates: <https://www.gov.uk/foreign-travel-advice> and follow the advice given.

I haven't travelled yet, can I receive an insurance premium refund?

Under the following circumstances:

- For trips booked prior to 11th March: My trip has been cancelled due FCO (or equivalent government or national authority or the World Health Organisation) has advised against all travel or all but essential travel.

You can cancel your policy and receive a full refund (subject to no claims made or pending on the policy).

- For trips booked on or after 11th March: My trip has been cancelled due FCO (or equivalent government or national authority or the World Health Organisation) has advised against all travel or all but essential travel.

You can cancel your policy and receive an 80% premium refund (subject to no claims made or pending on the policy).

I haven't travelled yet but still intend to do so, am I covered?

If you travel to a country or area that the FCO or equivalent government or national authority, or the World Health Organisation has advised against travel your trip will not be covered under the policy.

5. What should I do if my baggage, money, passport or travel documents are lost, stolen or damaged?

Whilst in the care of a carrier, transport company, authority, hotel or your accommodation provider

You must report to them, in writing, details of the loss, theft or damage and obtain (at your own expense) written confirmation of the loss. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this group policy.

In all other situations

You must report to the local Police in the country where the incident occurred within 24 hours of discovery wherever possible, and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.

You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help substantiate your claim.

6. What should I do in the event of a travel delay?

Firstly, check you have cover under the group policy for Delayed Departure; to make a claim you must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

Please contact the Howden Claims Team as soon as possible preferably by phone and our trained claims staff will be happy to help.

7. What should I do in the event of a missed departure?

Firstly, check you have cover under the group policy for Missed Departure; to make a claim you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

Under the missed departure section of the policy, please be aware that there is no cover for any claim where the booked trip or travel arrangements have been arranged by the Group Policyholder under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

Please contact the Howden Claims Team as soon as possible preferably by phone and our trained claims staff will be happy to help.

8. If I am injured/sick in a remote location, is helicopter rescue covered?

The emergency medical assistance team will assess each situation individually and being airlifted is an option if it is deemed medically necessary.

9. Is there a refund if I have travelled but do not make a claim within the period of insurance?

There is no refund due even if no claims are made during the period of insurance.

10. What is the period of cover?

Cancellation cover is operative from the time you are accepted for cover prior to the commencement of your trip. For all other sections of the group policy, the insurance commences when you leave your home to commence the trip and terminates at the time of your return to your home in your home country on completion of the trip. Any trip that had already begun at the time of being accepted for cover will not be covered.

11. If I no longer want cover under the group policy, will I get a refund?

You may withdraw from participation in the group policy at any time by giving notice of that intention to your tour operator.

If the cover does not meet your needs, there is a 'cooling off' period of 14 days from the date of receipt for first deposits during which you may cancel the insurance in writing to your tour operator.

If you decide to cancel your insurance after the 14 days, any return of premium will be calculated from the date such participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

(Please note: Cancellation cover is operative from the time you are accepted for cover. Therefore, if you withdraw from participation in the group policy you will be charged for the period between being accepted for cover and your travel departure date).

Please see full terms and conditions for cancelling your insurance with the policy documentation.