

Covid Guidance Note – Corporate Travel

This note is in relations to policies with the PGT or PAT prefix.

The COVID-19 pandemic continues to pose problems for business and leisure travellers alike. This document is intended to provide further information as to what is and isn't covered by our corporate travel policies.

With regard to the ongoing Covid situation - We will be providing **full cover** for **Medical Expenses, Repatriation and Emergency Travel Expenses and Curtailment** of an Insured Journey but please note that the following exclusion which will apply to Cancellation only:

IT IS HEREBY NOTED AND AGREED THAT cover for cancellation under this Certificate excludes any claim arising from or attributable to Covid-19; other than when a trip is cancelled as a result of an insured person; a business partner or colleague with whom they were due to travel or a close family member receiving a positive diagnosis of Coronavirus necessitating the cancellation.

For the purposes of this exclusion Covid-19 is defined as:

- a) Coronavirus disease (COVID-19)
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- c) any mutation or variation of SARS-CoV-2
- d) any fear or threat of a), b) or c) above

Cover under this Certificate EXCLUDES all travel to areas of War, Unrest or Disruption unless declared and Agreed by Underwriter's prior to travelling to such areas.

Definition of Area of War, Unrest or Disruption

For Business Travel: A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" travel.

For Holiday Travel: A Country or region to which the Foreign, Commonwealth & Development Office advise against "ALL" or "All but Essential" travel. www.gov.uk/foreign-travel-advice.

The following are some scenarios and how our policy would react to them:

The airline or travel provider ceases to trade without being able to fulfil their obligations.

This is not covered by the policy, it is recommended that travellers always book via ATOL and ABTA protected providers and use a credit card.

After making the travel booking, the FCDO advises against travel to the proposed destination.

This would be covered, as per the definitions above. For example, if it is a business trip and the FCDO advised against all but essential travel the trip can continue, however if it is a leisure trip and the advice changes following booking the cancellation cover would be excluded as the change is due to government regulations. (see exclusion 4 under Section 2 of the policy).

Where the FCDO advises against all but essential travel to the proposed destination, whether the insured's cancelled trip would be considered essential travel.

As per FCDO advice, any trip that is required for business purposes is deemed essential and therefore covered.

The proposed trip is to a country rated either as amber or red for covid travel by the UK Government.

Please check the individual countries FCDO advice page and refer to the information above.

A local or national lockdown prevents the insured from domestic travel (e.g. to and from the airport).

There would be no cover for cancellation in the event of a national lockdown (see exclusion 4 under Section 2 of the policy). In the event that a traveller is stranded abroad as a result of a lockdown the Evacuation Section could be activated.

The necessary emergency evacuation of an Insured Person from a country or area within a country in which they are travelling other than their normal country of residence as recommended by

- A) *the British Government via the Foreign and Commonwealth Office or*
- B) *any legally empowered regulatory government or local authority in the country or region in which the Insured Person is travelling*
- or*
- C) *the Insurers assistance provider – Healix International.*

The insured is unable to meet the entry requirement of the destination country (e.g. a negative covid test) , and is forced to cancel the trip.

Cancellation is covered if an Insured Person, a close family member or colleague with whom they are travelling receives a positive test resulting in the need to cancel or rearrange the trip.

During the trip, the insured tests positive for covid, is required to quarantine, and/or requires medical treatment.

Cover is in place under Section 1 - Medical Expenses, Repatriation and Emergency Travel Expenses.

The insured is forced to quarantine before the trip and/or cannot travel due to covid, but had been unaffected when they booked the trip.

Cancellation is covered if an Insured Person, a close family member or colleague with whom they are travelling receives a positive test resulting in the need to cancel or rearrange the trip.

There is no cover in place should an employee decide not to travel due to the requirement to isolate on their return or their own disinclination to travel.



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