

# COVID- 19 (Coronavirus) FAQs For Policies purchased before 18/3/2020

**Question 1. If the Department of Foreign Affairs has advised against travel to a specific location because of a COVID–19 outbreak, will my travel insurance policy cover a cancellation claim where I had a holiday booked prior to this advice?**

If the Department of Foreign Affairs advises against ‘non-essential travel’ or issues a ‘do not travel’ advisory notice for your intended destination and this comes into force after the start date or renewal date of this insurance, or the date when you booked your trip, whichever is later you will be able to claim for cancellation.

We will only consider unused travel and accommodation on Your travel insurance policy. So you should first approach the airline, tour operator, accommodation provider or travel company for a possible refund or to see if they will amend the itinerary.

All cover is subject to individual policy conditions, limits and applicable excess.

## **Important**

If your travel insurance was purchased or trip was booked after the Department of Foreign Affairs advice changed to ‘avoid non-essential travel’ or ‘do not travel’, you will not be able to claim.

**Question 2. My flight isn’t cancelled, but I no longer want to travel due to COVID-19. Can I get a refund?**

If you change your mind and do not wish to travel due COVID-19, you will have cancellation cover only if the Department of Foreign Affairs has advised to ‘avoid non-essential travel’ or ‘do not travel’ to your trip destination. You must also have met the requirements listed under question 1 above.

## **Important**

If your travel insurance was purchased or trip was booked after the Department of Foreign Affairs advice changed to ‘avoid non-essential travel’ or ‘do not travel’, you will not be able to claim.

**Question 3. If my flight is cancelled by my travel provider due to the Department of Foreign Affairs advice, can I be refunded for pre-booked accommodation?**

If you booked your accommodation through your travel provider, you will need to contact them directly to seek a refund. If you booked your accommodation independently, you must first seek a refund from the accommodation provider.

If this is unsuccessful, please contact our travel insurance claims team.

**Question 4. If I fall ill with COVID–19 while on holiday, does my travel insurance cover the cost of medical expenses?**

If you have Private Medical Insurance (PMI), and this is noted on the schedule, in the first instance please contact your Private Medical Insurer - and Chubb subsequently if required. If you have a

Standard Non-PMI Policy in place and you fall ill with the COVID--19 virus while on holiday please contact Chubb Assistance for advice in relation to treatment and medical expenses which may arise.

**Question 5. If I am on holiday and the Department of Foreign Affairs advises against 'non-essential travel' or issues a 'do not travel' advisory notice and there is an outbreak of COVID-19 at my holiday destination, will my travel insurance policy cover the travel costs incurred regarding arrangements to end my holiday early and return home?**

You will be covered for irrecoverable unused Travel and Accommodation costs only if the Department of Foreign Affairs advise against travel to the location or if they advise you to leave the country or location. If the policy or trip was booked after the Department of Foreign Affairs advice changed to "All but Essential Travel" or 'Do Not Travel', you will not be able to claim.

If you choose to change your travel arrangements and the Department of Foreign Affairs has NOT advised against 'non-essential travel' or NOT issued a 'do not travel' advisory notice for your destination, it is likely the claim will be denied.

In the first instance, contact your travel provider for guidance. If you are still unsure or have any questions, please contact our travel insurance claims team.

**Question 6. Will my travel insurance cover any additional Travel and Accommodation costs incurred in the situation where I must go into quarantine abroad?**

If you incur additional accommodation costs arising from forced quarantine at pre- booked accommodation or elsewhere, which are not met by local authorities. You will be able to claim for any irrecoverable, unused accommodation and other unused prepaid charges and reasonable additional travel costs to return home once the period of quarantine has ended. If you cannot return home as scheduled due to being quarantined, the policy will automatically be extended at no extra cost for 30 days until you are able to return to Ireland. If the quarantine period extends beyond 30 days, please contact us for guidance.

**Question 7. If I suffer a loss of earnings and or additional costs (such as food, personal hygiene products, etc.) due to being in quarantine abroad because of the COVID-19 virus, will my travel insurance cover any such costs?**

You will be able to claim for reasonable additional costs for food/drink/personal hygiene products that you would not have ordinarily incurred at home. There is no cover under the policy for loss of earnings.

**Question 8. What are my entitlements if the airline cancels my flight?**

If your flights are cancelled by the airline, you must contact the airline directly regarding your options.

**Question 9. What are my rights if my flight is cancelled?**

If your flight is cancelled for any reason, and regardless of when you are notified, your airline must offer you the choice between:

- 1) Re-routing as soon as possible, subject to availability, free of charge.
- 2) Re-routing at a later date.

3) A full refund.

If you believe compensation is due, then the first step is to formally contact the airline or travel provider. If you're not satisfied with its response, then you can escalate by contacting the National Enforcement Body - which, in most cases for Irish passengers, is the Commission for Aviation Regulation (01 661-1700; [www.flihhtrights.ie](http://www.flihhtrights.ie)).

**Question 10. How do I arrange a re-routing or refund?**

In the event of a cancellation or delay, airlines are obliged to inform passengers of their options. If this happens at the airport, staff will usually be on hand to talk you through the various scenarios. Otherwise, the quickest option is to check your carrier's website. It should include the steps to process your own refunds or bookings.

**Question 11. Am I entitled to care and assistance?**

If your flight is cancelled and you choose to be re-routed as soon as possible, then you are entitled to meals and refreshments, hotel accommodation and transfers between the airport and hotel as required. If the airline does not provide these, and you end up paying yourself, keep the receipts - you are entitled to a reimbursement of reasonable expenses.

NB. A five-star hotel may not be a reasonable expense!

Bear in mind that if your flight is cancelled and you choose a full refund, then the airline's obligations to you end there and then.

**Question 12. Am I entitled to compensation?**

Financial compensation from the Air Carrier depends on the flight length and the reason for the cancellation. It differs to care and assistance obligations (as outlined above), and generally ranges from €250 (short-haul, less than 1,500km) to €600 (long-haul, over 3,500km).

Several scenarios can impact on compensation rights.

1) If you receive less than seven days' notice of cancellation and choose to be re-routed as soon as possible (i.e. see option 1 under question 11 above), you will NOT be entitled to compensation - provided your new flights depart within one hour of the original departure and land within two hours of the original arrival.

2) If you receive between seven days and two weeks' notice of cancellation, provided you choose to be re-routed and are facilitated with a new flight that departs no more than two hours before the original departure time and arrives no more than four hours after the original arrival time, you are NOT entitled to compensation.

3) If you receive notification of two weeks or more, you will NOT be entitled to compensation - provided, of course, that the airline offers full re-routing or refund options.

NB. If the air carrier can prove the cancellation was due to extraordinary circumstances, then you may NOT be entitled to compensation. However, you are still due a refund or re-routing.

For up to date information on your rights, please go to [www.flihhtrights.ie](http://www.flihhtrights.ie)

**Question 13. How do I claim compensation?**

Compensation claims are never evaluated or resolved at the airport. If you believe compensation is your due, then the first step is to formally contact the air carrier. If you're not satisfied with its response, then you can escalate by contacting the National Enforcement Body - which, in most cases for Irish passengers, is the Commission for Aviation Regulation (01 661-1700; *flightright.ie*).

You can check the latest travel advice for your destination by visiting:

<https://www.dfa.ie/travel/travel-advice/>

OR

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>