Holiday Extras COVID Cover



Pre-trip

Scenario	Non-Cruise Bronze	Non-Cruise Silver	Non-Cruise Gold	Cruise Bronze	Cruise Silver	Cruise Gold
You or anyone insured on the policy test positive for COVID-19 up to 14 days before departure and therefore cannot travel Cancellation	√ £1000	√ £2500	√ £5000	£1000	£2000	√ £5000
A relative, travel companion or household member that is not named on the policy became ill or died as a result of COVID-19 up to 14 days before departure and you were therefore unable to travel Cancellation	£1000	£2500	£5000	£1000	£2000	£5000
The person you were going to stay with became ill or died as a result of COVID-19 up to 14 days before departure and you were therefore unable to travel Cancellation	√ £1000	√ £2500	£5000	£1000	£2000	£5000
The destination you were due to travel to the FCDO now advise against travel to and you therefore want to claim for cancellation of your trip	X *	X *	X *	X *	X *	X *
You decide you don't want to travel due to the fear of contracting COVID-19	X *	X *	X *	X *	X *	X *

Pre-trip continued

Scenario	Non-Cruise Bronze	Non-Cruise Silver	Non-Cruise Gold	Cruise Bronze	Cruise Silver	Cruise Gold	
Cancellation before departure if you or a member of your household has to isolate at home due to being contacted by NHS Track & Trace after being in contact with someone who has tested positive for COVID-19 up to 14 days before departure Enhanced COVID Add-On Available for European travel only	Enhanced COVID Add-On <u>MUST</u> be purchased in order to have this cover, available for European travel only						
	√ Up to £1000	√ Up to £2500	√ Up to £5000	Up to £1000	√ Up to £2000	V Up to £5000	
	Enhanced COVID Add-On <u>MUST</u> be purchased in order to have this cover, available for European travel only						
Cancellation before departure as a result of you experiencing an adverse reaction to the COVID-19 vaccine up to 14 days of departure resulting in you being unfit to travel Enhanced COVID Add-On Available for European travel only	√ Up to £1000	√ Up to £2500	√ Up to £5000	√ Up to £1000	√ Up to £2000	√ Up to £5000	
	Enhanced COVID Add-On MUST be purchased in order to have this cover, available for European travel only						
Cancellation before departure as a result of you being unable to complete your COVID-19 vaccination course before the scheduled departure date as a result of unforeseen illness Enhanced COVID Add-On Available for European travel only	√ Up to £1000	√ Up to £2500	√ Up to £5000	√ Up to £1000	√ Up to £2000	√ Up to £5000	

During the trip

Scenario	Non-Cruise Bronze	Non-Cruise Silver	Non-Cruise Gold	Cruise Bronze	Cruise Silver	Cruise Gold
You, or anyone insured on this policy, were denied boarding by your transport provider on the outward journey of your trip due to contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius Cancellation	£ 1000	√ £2500	£5000	£1000	√ £2000	£5000
During your trip a relative or member of your household is hospitalised requiring mechanical ventilation or dies as a result of COVID-19 and you have to cut your trip short Curtailment	√ £1000	√ £2500	£5000	√ £1000	√ £2000	£5000
You are unable to partake in pre-booked excursions as a result of having to isolate ordered by relevant Government Authority or as a result of contracting COVID-19 on holiday certified by a medically approved test Curtailment	√ £1000	√ £2500	£5000	£1000	£2000	√ £5000
You test positive for COVID-19 when you arrive at your destination and required to isolate in resort resulting in additional accommodation and/or travel expenses Emergency medical expenses	£5 million	£10 million	£15 million	£5 million	£10 million	√ £15 million

During the trip continued

Scenario	Non-Cruise Bronze	Non-Cruise Silver	Non-Cruise Gold	Cruise Bronze	Cruise Silver	Cruise Gold
During your trip abroad you contract COVID-19 and you require medical treatment Emergency medical expenses	√ £5 million	√ £10 million	√ £15 million	√ £5 million	√ £10 million	√ £15 million
During your trip you contract COVID-19 and you require repatriation Emergency medical expenses	£5 million	√ £10 million	√ £15 million	√ £5 million	£10 million	£15 million
During your trip you contract COVID-19, don't require medical attention but need to quarantine in your accommodation for longer than it was originally booked for Emergency medical expenses	£5 million	£10 million	£15 million	£5 million	£10 million	£15 million
You test positive for COVID-19 prior to returning home and need to extend your stay to quarantine and rebook your return transport Emergency medical expenses	£5 million	£10 million	£15 million	£5 million	£10 million	£15 million
You are denied boarding on the return journey of your trip due to a suspected case of COVID-19 and subsequently test positive following a medically approved test for COVID-19 Emergency medical expenses	£5 million	£10 million	£15 million	£5 million	£10 million	£15 million