

## Coronavirus (COVID-19) frequently asked questions

These frequently asked questions may answer your queries about travel insurance and the cover available for events related to Coronavirus (COVID-19). Your policy includes this information in more detail and outlines the benefits available for events related to Coronavirus.

When selecting a policy, it's important to understand benefit limits apply to all benefits and vary between plans. If you have any other queries please [contact us](#).

- This information below is for SuperValu travellers who bought their travel insurance policy on or after **1 September 2020**.
- If you purchased your travel insurance policy before **1 September**, please contact your underwriter Chubb Insurance Limited for more information. Check your policy for contact details.

### Understanding travel insurance cover for events related to Coronavirus (COVID-19) (for policies purchased from 1 September 2020)

- 1) Does this travel insurance cover me for events related to Coronavirus?
- 2) What does the Coronavirus Travel Costs benefit cover and exclude?
- 3) If I get sick with Coronavirus while overseas are my medical costs covered?
- 4) Am I automatically covered for COVID-19 as a medical condition?
- 5) Is there an option to increase the Coronavirus Travel Costs limit?
- 6) If I stayed overseas while Coronavirus (COVID-19) travel bans were in place, will I be covered for Coronavirus Travel Costs if I purchase a Premium Plan now?
- 7) Am I covered for quarantine expenses abroad if I'm forced to quarantine but don't have Coronavirus?
- 8) Is my trip covered if I get COVID-19 and can no longer travel?
- 9) Is my trip covered if I have to self-isolate and can't travel but don't have Coronavirus?
- 10) When it comes to Coronavirus, what am I actually covered for?
- 11) If I get Coronavirus and pass it on to my family, are they covered too?

### If you are currently travelling

- 12) I'm experiencing a medical emergency and need help
- 13) I've already left on my trip and the country I'm travelling to, through or am currently staying in, has been declared a "Do Not Travel" region, recommended against non-essential travel or has become a hot

spot – what do I do?

14) If I'm being advised to quarantine are any of my accommodation or re-booking expenses covered?

15) Should I let anyone know I am travelling?

16) Will you cover my costs if I need to stay abroad with a member of my travelling party who has contracted Coronavirus?

### **If you want to change or cancel your policy**

17) How do I change the dates of my travel insurance policy?

18) I would like to cancel my policy and get a refund as I won't be travelling.

---

## **Understanding travel insurance cover for events related to Coronavirus (COVID-19) (for policies purchased from 1 September 2020)**

---

### **Q1) Does this travel insurance cover me for events related to Coronavirus?**

A) Depending on the plan you purchased, you may have some cover for trip cancellation events out of your control caused by:

- You or a member of your travelling party being diagnosed with Coronavirus
- Your close relative in Ireland being hospitalised or dying due to Coronavirus
- You or a member of your travelling party who are permanently employed as a healthcare, residential care or law enforcement officer having pre-approved leave cancelled due to Coronavirus.

Benefit limits apply.

You should note that if you travel or plan to travel to a country or region that:

- Has a government 'Do Not Travel' warning issued by the Department of Foreign Affairs and Trade for Ireland;
- You fail to observe directives, recommendations or warnings or follow precautionary measures, or
- You knowingly put yourself in a situation of unreasonable risk;

the policy won't cover you under any section for a loss that arises as a result.

It's also important to remember that even though COVID-19 is currently our biggest obstacle for travel right now, there are a number of other unexpected events that travel insurance covers.

Cover for trip cancellations starts from the time you purchase your policy if you haven't left home yet. Always read the policy wording before purchasing.

Our travel insurance benefits for events relating to Coronavirus are outlined below.

### Our plans and the Coronavirus benefit limits per insured person

	Standard Plan	Premium Plan
<b>Medical Expenses Abroad*</b>	€5,000,000	€10,000,000
<b>Medical Evacuation</b>	Included in Medical expenses abroad	Included in Medical expenses abroad
<b>Coronavirus Travel Costs</b>	Not available	€1,500 ^

This is a brief summary of cover only. Please read the policy wording for full terms, conditions, limits and exclusions.

Exclusions Apply.

\* Up to one year.

On the Standard and Premium plans each trip can be no longer than 45 days. Sub-limits apply.

^ The limit applies per insured person per policy, for all trips combined.

## Q2) What does the Coronavirus Travel Costs benefit cover and exclude?

**A)** The Coronavirus Travel Costs benefit is only available on our Premium Plans and covers you for the following events, up to the benefit limits.

- 1. You** or a member of your **travelling party** are diagnosed with **coronavirus** and **you** have to cancel **your trip**, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements. The attending **medical practitioner** must certify that, due to the diagnosis, **you** are medically unfit to continue with **your** original travel plans. The diagnosis of **coronavirus** must be made after policy purchase.
- 2. Your close relative** in Ireland is hospitalised or dies due to **coronavirus** and **you** have to cancel **your trip**, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements. The diagnosis of **coronavirus** must be made after policy purchase.

3. **You** or a member of **your travelling party** are permanently employed as a healthcare worker, residential care worker or law enforcement officer, and **you** or their pre-approved leave is cancelled by the employer due to **coronavirus**, **we** will pay the non-refundable portion of **your** pre-paid travel arrangements.
4. **You** are unable to stay at **your** pre-booked accommodation due to it being closed for cleaning following a confirmed case of **coronavirus**, **we** will pay for **your** reasonable additional travel and accommodation nearby. **You** must provide written confirmation of the closure from the provider.
5. During **your trip** **you** are denied boarding on **your scheduled public transport** due to you being suspected of being infected with **coronavirus**, **we** will pay for your reasonable additional travel, meals and accommodation. **You** must provide written confirmation from the carrier or relevant authority.
6. During **your trip**, **you** or a member of **your travelling party** are confined to compulsory quarantine as a result of your or their diagnosis of, or confirmed **close contact** with a case of, **coronavirus**, **we** will pay for **your** reasonable additional travel, meals and accommodation, including in-room entertainment. To be covered, the attending registered **medical practitioner** or local health authority must advise **us** in writing that **your** or **your travelling party's** quarantine is necessary.
7. During **your trip**, **you** are unable to take care of **your** dependent children due to **you** being diagnosed with **coronavirus**, **we** will pay **your** reasonable additional childcare costs for a registered or appropriately qualified childcare worker to take care of **your** dependent children who would otherwise have been in **your** full-time care.
8. During **your trip**, **you** are diagnosed with **coronavirus**, **we** will pay **your** reasonable additional pet care services, including kennel and cattery boarding fees or professional pet sitting services, in **Ireland**.

There's also a number of exclusions and benefit limits that apply – please refer to the policy for more information.

### **Q3) If I get sick with Coronavirus while overseas are my medical costs covered?**

**A)** A SuperValu Travel Insurance policy covers medical under the Medical Expenses Abroad section – if you are diagnosed with Coronavirus (COVID-19) while abroad your benefits include:

- 24/7 access to our Emergency Assistance team, who can help you access local medical care;
- Medical costs including hospitalisation;
- Evacuation or repatriation if deemed necessary by us and in consultation with your attending physician.

Benefit limits apply.

In addition, our Premium Plan includes a further benefit for Coronavirus Travel Costs which covers the costs associated with a number of Coronavirus related events.

**Q4) Am I automatically covered for COVID-19 as a medical condition?**

**A)** We only offer cover for events related to Coronavirus if the symptoms first appear and diagnosis is made after you have purchased your policy.

If there were symptoms or a diagnosis was made before the policy was issued, there is no cover available.

Coronavirus is not an automatically covered pre-existing medical condition and is subject to the same **existing medical condition** definition as all other medical conditions. This definition is outlined in your policy and applies to you, your travelling party or a close relative.

Cover for medical expenses relating to Coronavirus may be available for some on trip events.

**Q5) Is there an option to increase the Coronavirus Travel Costs limit?**

**A)** No, the benefit limit cannot be increased. However, keep in mind medical expenses abroad and medical evacuation and repatriation costs are covered under separate benefits and subject to those relevant benefit limits.

**Q6) If I stayed overseas while Coronavirus (COVID-19) travel bans were in place, will I be covered for Coronavirus Travel Costs if I purchase a Premium Plan now?**

**A)** If you purchase a policy whilst already travelling, there is a 72 hour waiting period which applies to all benefits. This means there is no cover for any event that happens in the first 72 hours after your policy is purchased.

If a country or region you are in:

- Has a 'Do Not Travel' warning issued by the Department of Foreign Affairs,
- Has directives, recommendations or warnings issued that you don't follow,

Or you

- Don't follow precautionary measures, or
- Knowingly put yourself in a situation of unreasonable risk

then the policy won't cover you under any section for a loss that arises as a result.

We recommend that you check travel restrictions, warning and recommendations and follow all precautionary measures while on trip.

The section 'Coronavirus Travel Costs' is only available with the Premium Plan and not the Standard Plan.

**Q7) Am I covered for quarantine expenses abroad if I'm forced to quarantine but don't have Coronavirus?**

**A)** It is important when abroad to follow all government advice, including directions surrounding quarantine. Cover is available under Premium Plans for reasonable additional expenses incurred when you or a member of your travelling party are unexpectedly quarantined as a result of your or their diagnosis with Coronavirus or confirmed close contact with a case of Coronavirus (benefit limits apply).

No cover is available for any costs relating to broad mandatory quarantine requirements imposed on travellers that is unrelated to the traveller's diagnosis or close contact with a case of Coronavirus, including visa costs, vaccinations, insurance, accommodation and more, either on your arrival, during your trip or upon your arrival back home.

**Q8) Is my trip covered if I get COVID-19 and can no longer travel?**

**A)** Cancellation Cover may be available to you under a Premium Plan for Coronavirus Travel Costs if you or a close relative are diagnosed with Coronavirus after you have purchased your policy.

We can pay your non-refundable pre-paid travel arrangements up to the benefit limit if you are diagnosed with Coronavirus and you have to cancel your trip. The attending medical practitioner must certify that, due to the diagnosis, you are medically unfit to continue with your original travel plans.

**If you have to cancel your trip following your close relative in Ireland being hospitalised or dying due to contracting Coronavirus after your policy is issued, there is also cover available for your non-refundable pre-paid arrangements up to the benefit limits.**

**Q9) Is my trip covered if I have to self-isolate and can't travel but don't have Coronavirus?**

**A)** Under a Premium Plan, if you are on your trip and are diagnosed with or have had confirmed close contact with a case of Coronavirus, and are confined to mandatory quarantine, there is cover available for your additional travel, accommodation, meals and

entertainment costs up to the benefit limit. To be covered, the attending registered medical practitioner or local health authority must advise us in writing that your quarantine is necessary.

Mandatory quarantine for travellers or self-isolation without a Coronavirus diagnosis or close contact is not one of the specified events related to Coronavirus which we cover under the Coronavirus Travel Costs benefit of the Premium Plans.

### **Q10) When it comes to Coronavirus, what am I actually covered for?**

**A)** Coverage available for some Coronavirus related events varies between our plans. All our plans offer cover for medical expenses abroad and if deemed necessary by our medical team, medical evacuation or repatriation. In addition, our Premium Plans also have a Coronavirus Travel Costs benefit for certain events.

You should note that if you travel to a country or region that:

- Has a 'Do Not Travel' warning issued by the Department of Foreign Affairs,
- Has directives, recommendations or warnings issued that you don't follow,

Or you

- Don't follow precautionary measures, or
- Knowingly put yourself in a situation of unreasonable risk

then the policy won't cover you under any section for a loss that arises as a result.

**It is important that you read the policy wording for all conditions, exclusions and limitations to the cover.**

### **Q11) If I get Coronavirus and pass it on to my family, are they covered too?**

**A)** Cover for any claim is limited to those people listed on the Certificate of Insurance.

There is no cover under the policy for liability arising from you passing on an illness to any other person.

### **If you are currently travelling**

---

### **Q12) I'm experiencing a medical emergency and need help**

**A)** If you're experiencing a medical emergency and need medical help, seek help from local authorities and medical or law enforcement officers as needed. When it's safe to do so, contact our 24/7 Emergency Assistance team who can help you obtain medical help, and if medically necessary they can work with local authorities to repatriate you home, subject to the terms and conditions of your policy.

**Q13) I've already left on my trip and the country I'm travelling to, through or am currently staying in, has been declared a "Do Not Travel" region, recommended against non-essential travel or has become a hot spot – what do I do?**

**A)** If you're on your trip and your destination:

- i) Has been declared a 'Do Not Travel' area,
- ii) Has recommendations from the Irish Government to avoid non-essential travel; or
- iii) Becomes a Coronavirus hotspot;

then you need to decide whether to continue your trip to that destination or not.

Warnings and recommendations are issued following very careful consideration by the respective government or official body. Travelling against such warnings or recommendations or failing to observe directives, follow precautionary measures, or knowingly put yourself in a situation of unreasonable risk will affect any cover that may be available under your policy.

**If you decide to cancel and return home, you should:**

- Speak to your airline or travel operator to see if they can help rearrange your flights. Airlines are working to help many of their travellers get home or where they need to be as travel bans are imposed.
- Many governments, including the UK and Ireland Governments, have placed 'Do Not Travel' warnings or non-essential travel recommendations on many, and in some cases all, international destinations and we expect this situation will continue to change as the Coronavirus (COVID-19) pandemic continues to evolve. We recommend you check your Government's travel advisory website, as well as advice from other official bodies and local authorities. While there are many bans and restrictions being imposed between countries, most are allowing their own citizens to come home, although you may be subject to quarantine measures when you arrive home.
- If you're trying to travel to another destination, check that there are no bans or recommendations in place as well as advice from local authorities before you make any travel bookings.



- This is a rapidly changing situation and governments may change their travel advice and warnings at a moment's notice. Make sure you stay informed about what is happening and follow local authorities' advice and directions.

**If you decide to go anyway:**

Many of our policies have general exclusions around travelling:

- To destinations with government warnings or recommendations against travel
- Failing to observe directives, follow precautionary measures, or knowingly put yourself in a situation of unreasonable risk.

You'll need to check your policy and your home country's Government travel warnings and recommendations (and/or the warning/recommendations of the Government department noted in your policy, if different to your home country) to better understand how these may affect you and your travel insurance coverage in these regions.

If your policy has any of the above exclusion, and you choose to travel in contravention of them, no cover is available under any section of the policy for a loss arising as a result.

**Q14) If I'm being advised to quarantine are any of my accommodation or re-booking expenses covered?**

**A)** Some governments have imposed general mandatory quarantine in relation to Coronavirus (COVID-19) which may affect some travellers' plans. Quarantine of this nature is not covered. For example, you are not covered if you've travelled to a destination and have to go into mandatory quarantine on arrival at your cost.

Under the Coronavirus Travel Costs benefit that's available for Premium Plans, there is cover for some expenses if you're unexpectedly quarantined as a result of your, or a member of your travelling parties diagnosis with Coronavirus, or confirmed close contact with a case of Coronavirus.

**What do I do if I'm quarantined?**

1. If unexpectedly quarantined, follow the direction of the local authorities and contact us as soon as possible for assistance. If you become ill while quarantined, seek medical assistance and contact our [Emergency Assistance team](#) when possible.
2. You should speak to your airline or travel operator to see if they can help rearrange your flights. Airlines are working to help many of their travellers get home or where they need to be, as flights are cancelled and travel bans imposed.

**Q15) Should I let anyone know I am travelling?**

**A)** Register your travel with the appropriate authority or contact your local Irish Embassy or Consulate to update them on where you are and if you need assistance. They may be able to provide advice on closed borders and any quarantine laws that may apply.

**Q16) Will you cover my costs if I need to stay abroad with a member of my travelling party who has contracted Coronavirus?**

**A)** If you need to stay with a friend or family member who has become ill abroad, you can contact our [Emergency Assistance team](#) for guidance.

If you have a Premium Plan and during your trip a member of your travelling party is confined to compulsory quarantine as a result of their diagnosis of, or confirmed close contact with a case of, coronavirus, we will pay for your reasonable additional travel, meals and accommodation, including in-room entertainment. To be covered, the attending registered medical practitioner or local health authority must advise us in writing that their quarantine is necessary.

If you do incur additional costs as a result of your travelling party contracting Coronavirus, you can submit a claim along with all your supporting documents, and it will be assessed by the claims team.

**If you want to change or cancel your policy**

---

**Q17) How do I change the dates of my travel insurance policy?**

**A)** If you'd like to change your policy, [contact us](#) and our service team will help. There are limits on how far from your original purchase date you can move your policy start date – our service team can advise or check your policy for more information.

Please note your cover may be affected if you alter your policy start date. Please consider your policy wording to understand the impact before you change your dates.

**Q18) I would like to cancel my policy and get a refund as I won't be travelling.**

**A)** If you have to delay your travel until a later date, you can change your policy dates to match (the departure date can be no later than 6 months from your policy issue date), ensuring you'll still have travel insurance coverage for your travel under the normal terms

and conditions of your policy.

### **If you've cancelled your holiday plans**

All our policies are subject to a 21-day cooling-off period within which you may cancel your policy.

### **How does this cooling off period work?**

If you request to cancel your SuperValu Travel Insurance policy within the 21-day cooling-off period, we will refund your premium as long as you aren't using your policy in any way. This means that:

- The departure date hasn't started; and
- You have not yet left home or started your trip (and if you purchase your policy while already abroad, we consider that you have started your trip); and
- You have not and do not wish to make any claim; and
- You will not exercise any right/s under the policy.

### **How do I cancel my policy during this cooling off period?**

If you are eligible to cancel your policy during this period, you can cancel it by [contact us](#). Refunds, once approved, take up to 5 business days to appear in your bank account or on your credit card.

### **What if I want to cancel after the cooling off period?**

If you request to cancel your policy outside the cooling-off period, and

- You haven't started your trip; and
- You haven't made a claim; and
- You don't intend to make a claim or exercise any other right under your policy,

we may, at our discretion, refund that part of your premium paid for the unused period of insurance; we may charge an administration fee to do so.