

Enhanced COVID-19 Cover

All Southdowns Travel Insurance policies provide enhanced cover for COVID-19 related risks as standard.

Before you travel, we've included cover for cancellation due to you falling ill with COVID-19 and being unable to travel or being required to self-isolate, subject to medical certification or an official test result.

During your trip, all our policies include cover for any medical claim due to COVID-19 while travelling if there was no Foreign, Commonwealth and Development Office (FCDO) warning against all or all but essential travel due to COVID-19 when you departed.

This extends to reasonable additional transport and accommodation expenses up to the standard of your original booking (example full or half-board, all inclusive, bed and breakfast, self-catering room only), if it is necessary for you to stay beyond your scheduled return date because you've failed a COVID-19 test and are required to self-isolate or quarantine at your trip destination.

Please contact the AXA Emergency Assistance team before committing to additional costs, as you may be expected to check whether transport tickets can be arranged without cost or with a nominal administration fee through your original service provider.

We've also included cover for curtailment (if you need to come home early) due to the illness of a close relative back home due to COVID-19.

If you choose to travel against FCDO advice (that is to a country, specific area or event when the FCDO or other regulatory authority has advised against all or all but essential travel), our policies will continue to provide cover for any insured losses unrelated to the specific reason for the travel advice or restrictions.

For example, if you travel against FCDO or other regulatory authority advice that is in place due to COVID-19, your policy will not provide cover if you suffer with COVID-19 when abroad, but will provide cover for claims that are not directly or indirectly linked to COVID-19, for instance a claim for a broken leg.

Our policies will continue to provide cover for non-COVID-19-related incidents, Emergency Medical Costs, Baggage, Passports, Personal Money and Personal Accidents claims as usual during your trip.

To make what we do (and don't) cover as clear as possible, please see the summary in the table below:

Cancellation	
What you are covered for	What you are not covered for
<p>Trip cancellation claims if you are unable to travel because you:</p> <ul style="list-style-type: none"> • fall ill with COVID-19 • are subject to compulsory quarantine before departing from the UK • are required to self-isolate, preventing you from leaving your home in your country of residence due to COVID-19 • suffer bodily injury, illness, or an unexpected complication of pregnancy • any other reason listed under 'What is covered' in 'Section A - Cancellation' of your policy wording 	<p>Trip cancellation claims where:</p> <ul style="list-style-type: none"> • you cannot travel or you choose not to travel because the FCDO advises against travel to your destination due to a pandemic. • the cancellation claim is because you will have to quarantine upon your return to the United Kingdom (or your country of residence) • your claim is caused by a reason not listed under 'What is covered' in 'Section A - Cancellation' of your policy wording • your claim is caused by another reason listed under 'What is not covered' in 'Section A - Cancellation' of your policy wording

Curtailment (cutting a trip short)

What you are covered for	What you are not covered for
<p>Trip curtailment claims when it is necessary to cut short your trip because:</p> <p>the Travel Advice Unit of the FCDO (or other regulatory authority) are recommending evacuation from the country or a specific area you have travelled to, providing the advice came into force after you left your home to begin your trip</p> <ul style="list-style-type: none"> • you have been denied boarding at your UK departure airport due to detected symptoms of COVID-19 • a close relative becomes ill with COVID-19 or another unexpected illness while you are travelling • any other reason listed under 'What is covered' in 'Section A - Curtailment' of your policy wording 	<p>Trip curtailment claims where:</p> <ul style="list-style-type: none"> • the Travel Advice Unit of the FCDO (or other regulatory authority) are recommending evacuation from the country or a specific area you have travelled to, when there was a warning against all or all but essential travel in place when you departed on your trip, and you continued with your trip • your claim is caused by a reason not listed under 'What is covered' in 'Section A - Curtailment' of your policy wording • your claim is caused by another reason listed under 'What is covered' in 'Section A - Curtailment' of your policy wording

Emergency medical and other expenses (including COVID-19) up to £20,000,000 as per the policy contract terms and conditions

What you are covered for	What you are not covered for
<p>Medical claims while you are abroad, subject to the normal terms of our insurance, including:</p> <ul style="list-style-type: none"> • reasonable additional transport and accommodation expenses if it is necessary for you to stay beyond your scheduled return date because you've failed a COVID-19 test and are required to self-isolate or quarantine at your trip destination • emergency medical treatment due to injury, illness, disease (including COVID-19), or unexpected complication of pregnancy • compulsory quarantine due to COVID-19 or other infectious disease • additional accommodation and repatriation expenses should you be unable to travel home as planned, due to an illness, injury, or unexpected complication of pregnancy (whilst abroad or on a valid UK trip) • any other reason listed under 'What is covered' in 'Section B - Emergency medical and other expenses' of your policy wording 	<p>Claims for emergency medical and other expenses where:</p> <ul style="list-style-type: none"> • the Travel Advice Unit of the FCDO (or other regulatory authority) are advising against all or all but essential travel to your destination when you depart on your trip and your claim is related to the specific reasons for the travel advice • for example, if the FCDO advice was issued: <ul style="list-style-type: none"> • due to COVID-19 and you contract COVID-19 • due to civil unrest and you are injured because of the civil unrest • your claim is caused by another reason listed under 'What is not covered' in 'Section B - Emergency medical and other expenses' of your policy wording

Your policy does not provide cover for any unused or additional costs that are recoverable from:

- the providers of your accommodation, their booking agent, travel agent, compensation scheme, or Air Travel Organisers' Licencing (ATOL) including where vouchers have been offered
- your credit or debit card provider or Paypal

Making a claim

All claims are managed by the AXA Travel Insurance Claims team.

To submit a new claim under your Travel Insurance policy, please access the AXA claims notification portal by using the 'Make a claim' button on the [Southdowns Travel Insurance website](#).

Please make sure you review the [AXA COVID-19 FAQ](#), where you'll find information about the COVID-19 cover available both before and during your trip, and details of the evidence required to support a claim.

You can also find the telephone number for the AXA claims team on your policy schedule and on the front cover of your policy wording.