

## **WELCOME TO YOUR NEW TRAVEL INSURANCE EFFECTIVE 01/04/2021**

### **Date of issue: 31/03/2021**

Welcome to your new Travel Insurance policy underwritten by Millstream Underwriting Ltd (insured by Arch Insurance Company UK Ltd).

The Summary of Cover and Policy Wording state who and what is covered under your policy.

If you have any questions regarding the policy please contact Gallagher on 0191 479 7600 (Office hours Monday to Friday, 9am to 5pm).

As at the date of issue, the advice below relates to coverage under your policy for trips that will be affected by the current Government announcement on 01/02/2021 that under current UK COVID-19 restrictions you must not travel, including abroad, unless you have a legally permitted reason to do so. It is illegal to travel abroad for holidays and other leisure purposes.

You will need to check the rules that apply to you.

<https://www.gov.uk/guidance/national-lockdown-stay-at-home>

### **Please note the following general Millstream policy terms:**

- Your policy excludes cover if at the time of scheduled departure the FCDO advises against all but essential travel to the country to which you are travelling.
  - Since 05/01/2021 the UK has again been in lockdown with advice against all but essential international and domestic travel
- Your policy excludes 'a set of circumstances which you knew about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim'. If you book a trip at a time when the FCDO recommends against all but essential travel, please be aware that there is no cover currently available under your policy.
  - If the advice remains in place at the time of departure you will not be covered for any cancellation claims due to FCDO advice, regardless of any changes to advice in the intervening period.
- If you decide you need to travel despite the Foreign, Commonwealth and Development Office (FCDO) advising against all but essential travel, **we will need evidence of why you believe your travel should be considered essential prior to your trip commencing so we can confirm whether or not we can provide cover.** Examples of what we could consider to be essential travel are if:
  - An immediate relative is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
  - An immediate relative has died and you need to attend the funeral;
  - Your property abroad has been seriously damaged and you need to arrange and/or oversee professional repairs;
  - You have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
  - You have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

**1) If you have a trip that was booked prior to 01/04/2021 but does not commence until after 01/04/2021**

Any cancellation claim you wish to submit will be handled by Aviva, your previous Insurer.

Any other claims under any other Section of the policy which are operative once your journey has started should be submitted to Millstream for handling.

**2) If you are on a trip that commenced prior to 01/04/2021 and ends after 01/04/2021**

Any claim you wish to submit in relation to this trip will be handled by Aviva, your previous Insurer.

**3) For trips booked on or after 01/04/2021**

If your trip is booked at a time when there was no advice against all but essential travel to your destination, Millstream will consider claims, but only if costs are unrecoverable elsewhere and you book your trip at a time when there was no advice against all but essential travel to your destination.

In the first instance, you must contact the airline and/or travel provider to discuss your options for amending or cancelling your trip. If your travel provider cancels your trip, they must offer a full refund. If you accept an offer of credit or a voucher, this will be considered as a cash equivalent. If you require a cash refund, you should insist on one from your travel provider.

We also recommend that when booking a trip you should seek clarification on the travel provider's COVID-19 policy.

**4) Travel advice from UK countries**

There may be variations on travel advice depending on which UK country you live in. It is not possible for us to provide a general statement on this subject, but we will take this into account if you submit a claim.

*This is an unprecedented and dynamic event that we appreciate is of great concern to our customers. It is impossible for us to give definitive statements to every set of circumstances. We are committed to treating customers fairly and, subject to the above, will consider claims on their merits. Please refer to your policy document for details on how to make a claim.*