

Covid 19 (Coronavirus) Travel Insurance FAQs



Question 1

If the Irish Department of Foreign Affairs (DFA) has advised against travel to a particular area as a result of a Covid-19 outbreak, will standard travel insurance cover cancellation claims where an individual had a holiday booked and paid for – and they cancelled their holiday as a result of the Government advice?

Blue Insurance customers who have the **Government Travel Advice** cover on their policy, will be able to claim for cancellation, if the Department of Foreign Affairs (DFA) states that they advise against **“All but Essential Travel”** to the specific place or area, within 14 days of the intended date of departure.

Customers who have purchased the optional **Travel Disruption** cover, will be able to claim for cancellation provided that the Department of Foreign Affairs (DFA) states that they advise against **“All but Essential Travel”** to the specific place or area. A 7 day moratorium applies to cover added to a policy.

All cover is subject to individual policy limits.

We will only consider non-refundable expenses on your travel insurance policy, so in the first instance you should approach the airline, your tour operator or your travel company for a possible refund/to see if they will amend your itinerary.

If the policy or trip was booked after the Department of Foreign Affairs advice changed to **“All but Essential Travel”**, the policyholder will not be able to claim.

Question 2

If the Irish Department of Foreign Affairs has advised against travel to a particular area as a result of a Covid-19 outbreak, and an individual has already booked and paid for Aer Lingus or Ryanair flights to that area (ie before the travel advisory was issued), will travel insurance cover the cost of those flights if the individual cancels them and doesn't fly – even if Aer Lingus and Ryanair operate the flights as normal and fly into the affected areas?

Blue Insurance customers who have the **Government Travel Advice** cover on their policy, will be able to claim for the cost of the non-refundable flight, if the Department of Foreign Affairs (DFA) states that they advise against **“All but Essential Travel”** to the specific place or area, within 14 days of the intended date of departure.

Customers who have purchased the optional **Travel Disruption** cover, will be able to claim for the cost of the non-refundable flight, provided that the Department of Foreign Affairs (DFA) states that they advise against **“All but Essential Travel”** to the specific place or area. A 7 day moratorium applies to cover added to a policy.

All cover is subject to individual policy limits.

In the first instance the policyholder should seek compensation from the airline. In some cases if the DFA (Department of Foreign Affairs) advises against travel to an area it is likely the airline will stop flying to the area and will then offer refund or change of flight.

If the policy or trip was booked after the Department of Foreign Affairs advice changed to **“All but Essential Travel”**, the policyholder will not be able to claim.

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Question 3

If an Irish person is on holiday and there is an outbreak of Covid-19 in their holiday destination, and the individual then makes arrangements to cut their holiday short and return home as a result of the Covid-19 outbreak, will your standard travel insurance policy cover the travel costs incurred on foot of those arrangements to cut their holiday short and return home? Also, will travel insurance cover the cost of any accommodation or other holiday activities which could not be taken up/used as a result of the holiday being cut short? (Assuming in this case that there was no Government advice against travel to that area ahead of the individual going on holiday.)

Any policyholder who has optional **Travel Disruption** cover will be covered for irrecoverable unused Travel and Accommodation costs and other unused pre-paid charges (including sports, concert and entertainment tickets) only if the DFA advise against travel to area or if they advise them to leave the country or area.

If the policy or trip was booked after the Department of Foreign Affairs advice changed to **"All but Essential Travel"**, the policyholder will not be able to claim.

Question 4

In the event that an Irish person (who has taken out standard travel insurance with yourselves) suffers (a) a loss of earnings and (b) additional costs (such as food, personal hygiene products etc) due to being in quarantine abroad as a result of the Covid-19 virus, will travel insurance cover any such loss of earnings? Will travel insurance cover the additional costs incurred? (For example, an individual on holiday could find they have to stay abroad for much longer than they intended – or had been granted annual leave from work for - if they have to go into quarantine abroad).

There is no cover under the policy for Consequential Loss (such as food, personal hygiene products etc.) or loss of earnings.

We would assume that additional accommodation costs arising from forced quarantine at your pre-booked accommodation or elsewhere, would be met by local authorities.

Customers 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.

The quarantine must be in place for a minimum of 48 hours.

If a policyholder cannot return home as scheduled due to being quarantined, the policy will automatically be extended until such time as they are able to return to Ireland.

Question 5

Currently, the Department of Foreign Affairs has advised against travel to ten towns in northern Italy: Codogno, Castiglione d'Adda, Casalpuusterlengo, Fombio, Maleo, Somaglia, Bertonico, Terranova dei Passerini, Castelgerundo and San Fiorano. Is it too late now for someone who is planning to travel to any of these towns this week or in the coming weeks to buy travel insurance with yourselves? ie Would someone who is planning to travel to any of these ten towns be covered by your travel insurance for losses they might incur on their holiday (as a result of the Covid-19 virus) if they bought their travel insurance today (while the Government advice against travel to those areas is still in place)?

Yes, it is too late to purchase a policy now if the DFA have advised against travel to that area or country.

Question 6

Will your travel insurance cover people who have booked – or who plan to book – holidays in areas in Italy which the Irish Government has not advised against travel to (such as for example southern Italy or the Italian islands etc) if it emerges after they have booked their holiday and paid for their travel insurance that the Covid-19 virus has spread to their planned holiday destination?

Yes, provided the DFA have not advised against travel to the country or area they are travelling to. There is no cover if you have booked your trip after the announcement by the Department of Foreign Affairs advised **"All but Essential Travel"**.

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Question 7

Does standard travel insurance cover the cost of medical expenses which arise as a result of an individual falling ill with the Covid-19 while on holiday? If so, but if there are any restrictions to/conditions of such cover, please outline the restrictions/conditions.

Yes Medical Expenses Cover will cover the cost of medical expenses which arise as a result of an individual falling ill with the Covid-19 while on holiday. If the policyholder travels against the advice of the Department of Foreign Affairs then no cover will apply.

Question 8

Does your standard travel insurance cover repatriation costs which arise as a result of an Irish individual (who has travel insurance with yourselves) dying after contracting Covid-19 while on holiday?

Yes repatriation costs are covered in the event of a policyholder dying whilst abroad after contracting Covid-19. If the policyholder travels against the advice of the Department of Foreign Affairs then no cover will apply.

Question 9

If an insured is quarantined due to Coronavirus and cannot travel on their trip then claims will be considered under Cancellation section of the policy. This is regardless of contracting the illness or if they are quarantined as they could be high risk of having the virus.

Yes, if a customer is in a forced quarantine on their intended date of travel we will cover any irrecoverable costs associated with cancelling their trip or re-joining the trip at a later date (provided risk / quarantine not in existence at time of policy purchase / booking of trip)

We will only consider non-refundable expenses, so in the first instance policyholders should approach the airline, tour operator or travel company for a possible refund/to see if they will amend the itinerary for a later date.

Question 10

If an insured is abroad and is quarantined in their accommodation like what we have in Tenerife, claims will be considered for any additional travel or accommodation costs incurred if they have to stay beyond their intended return date.

We would assume that additional accommodation costs arising from forced quarantine at your pre-booked accommodation or elsewhere, would be met by local authorities.

Customers 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.

The quarantine must be in place for a minimum of 48 hours.

If a policyholder cannot return home as scheduled due to being quarantined, the policy will automatically be extended until such time as they are able to return to Ireland.

For Any Enquires call the Team on 01-485 4122

Eoghan: eoghan.doody@blueinsurance.ie

Paul: paul.downing@blueinsurance.ie

Jason: Jason@blueinsurance.ie

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