



Swine Flu – Travel Questions & Answers

We would like to reassure our clients that the insurers we place Travel Insurance with are treating Swine Flu in the same way that they treat other illnesses, subject to the normal policy terms and conditions. They do not apply a “Pandemic or Epidemic” exclusion.

We have received many enquiries and these appear to be the questions that typically are asked:

Q1 We are due to travel shortly but my daughter may have swine flu. Can we cancel and claim a refund?

Yes, provided that you obtain written confirmation from your doctor or the island’s health authorities that she was unfit to travel on the departure date due to her medical condition (whether it was swine flu or not).

Q2 Am I covered to cancel my holiday if I am concerned about travelling because of swine flu?

No. Disinclination to travel or fear of disease is not covered. If the Foreign & Commonwealth Office (www.fco.gov.uk/travel) advises against travel to a particular region or country that you are due to visit, then you must contact your airline or tour operator for a refund or alternative holiday.

Q3 The airline refused to let me board as they thought I had swine flu. Am I covered for cancellation costs?

You will need to obtain written confirmation of the reason for denial of boarding from the airline’s medical staff/officer, ideally on their letterhead. If it transpires that you did not have swine flu then your claim may be against them for denial of service. You will be covered for any medical treatment that you may require plus additional accommodation and travel costs etc that you incur.

Q4 Whilst on holiday with my husband he has caught swine flu, can I remain with him?

The policy would generally provide cover for one person to stay with him or to travel from the UK to escort him home if medically necessary and recommended by the treating doctor.

Q5 I was suspected of having swine flu and quarantined beyond my scheduled return date, is my cover still valid?

Yes the policy will be automatically extended until you return home and there is cover for the unexpected extra costs such as accommodation and flights necessary to bring you home at the end of the quarantine period. You must contact the Emergency Medical Assistance service shown in your Schedule and policy booklet who will arrange this for you.

If you have any particular concerns then please use the E-mail / Call me back facility on our website to send us your question and we will provide you with a specific answer.