

BOOK WITH CONFIDENCE

Travel Insurance FAQs

UK GOVERNMENT TRAFFIC LIGHT SYSTEM

1) Does the Aviva recognize the government traffic light system?

The policy does not respond to the 'traffic light system' as this is a regulation issued by the department of transport and it stipulates what you must do once you return back to the UK. The policy excludes any regulations issued by the government.

VALID TRAVEL INSURANCE

2) Is the insurance valid if the trip is booked when FCDO is essential travel only to the stated destination?

If a trip was booked at a time when the FCDO advised essential travel only, there will still be full cover (apart from cancellation and curtailment if the reason for cancellation/curtailment is that the government is still advising essential travel only). The policy does not provide any cover where the government advises against ALL travel.

ENTRY REQUIREMENTS INCLUDING VACCINATION

3) Are there any conditions made by the insurer within the policy regarding vaccination?

Making sure you have correct vaccinations/documentation/ test results/VISAs etc. is down to the individual. Being refused at a border due to an individual's incorrect immigration status is not insurable. The policy does not require Insured Persons to be vaccinated.

NATIONAL OR REGIONAL LOCKDOWNS

4) Does the policy provide cover in any scenario regarding national or regional lockdown domestically or at the stated destination, which prevents travel?

The policy cancellation trigger is the advice of the FCDO only. Aviva do not take into consideration any other government departments.

DEPARTMENT FOR EDUCATION GUIDANCE

5) If the DFE advises against school trips, is there any provision within the policy for cancellation?

The policy cancellation trigger is the advice of the FCDO only. Aviva do not take into consideration any other government departments.

TESTING

6) Does the policy cover any expenses for testing (PCR/Antigen)?

No, any required testing is at the expense of the individual.



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COVID COVER PRE-DEPARTURE

7) Does the policy offer covid cover pre-departure in the event of cancellation?

The policy provides cover for the above subject to the following two triggers:

- a. You have tested positive for Covid-19 up to 14 days before the trip is due to commence
- b. You have been instructed to isolate by NHS Test and Trace (either via the app or direct contact) up to 14 days before the trip is due to commence.

COVID COVER DURING THE TRIP ITSELF

8) Does the policy cover covid during the trip itself including medical and repatriation expenses? Also does it make a provision for a guardian or teacher to comply with isolation measures? Replacement adult to travel out?

If a member of the insured group tests positive for covid during the trip, immediately contact the Emergency Medical Assistance company, CEGA and they will direct. They will guarantee payment for any quarantine facilities / hospitals and organize sustenance, repatriation.

The policy will also cover:

The necessary travel and accommodation costs to transport a relative or friend to be with, to remain with or escort an Insured Person home.

Cost of sending replacement Insured Person to assume the duties of an Insured person who has to return home.

CANCELLATION AND CURTAILMENT

9) Does the policy cover a scenario whereby the FCDO changes the advice to 'essential travel only' during the trip?

If the FCDO advice on travel to the group's destination country was to change to 'essential travel only' while the trip is active, the policy would provide cover for repatriation, if the deadline for that change was to be before the groups planned inbound travel date.

If you have further questions please email enquiries@selectschooltravel.com and this will be forwarded on to an AVIVA representative.

Note: Aviva is our 'preferred insurance supplier', we act as an agent and are not able to provide specific insurance advice in line with FCA regulations.