



Puffin Covid Scenarios



We understand that it is important you know what cover is in place if Coronavirus or Covid-19 effects your trip.

We hope the scenarios below explain some of what we do or don't cover:

Cancelling due to COVID-19

Your policy will cover you subject to the terms and conditions, if you need to cancel your trip because:

- You or a close relative are diagnosed with or have contracted COVID-19
- You are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
- Someone you were due to travel with or stay with on your trip needs to self-isolate.

Your policy will not cover you to cancel your trip if:

- You don't want to quarantine or self-isolate when you return to your home area
- You are unable to travel because the government/or another regulatory authority have imposed restrictions, including national lockdown or regional lockdown
- Any costs for your Package holiday if it was cancelled by your travel provider or you were unable to travel due to a change in FCDO travel advice
- You cannot travel due to a pandemic illness or personal quarantine within the first 48 hours of the policy purchase date
- You aren't able to produce the required vaccine certificates, medical tests/ documents.

Cutting your trip short

- Providing you aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then you are covered
- subject to the terms and conditions, if you
- need to cut your trip short because:
- The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advise you to evacuate or return to your home area
- You have been denied boarding at your UK departure point because you have COVID-19 symptoms
- If you need to come home early because a close relative has COVID-19.

Your policy will not cover:

- You wishing to return home early to avoid the need to quarantine.

Emergency medical cover for COVID-19

If you develop COVID-19 whilst abroad your policy will cover you subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses
- Additional transport and accommodation if you are unable to return home as planned.

Your policy will not cover:

- If you are travelling against Foreign, Commonwealth & Development (FCDO) advice.